REFERENCE.

This document provides you with a history of critical illness conditions and how they've changed over time. So you have all the information you need to hand.



This is an Adviser facing document only.

WELCOME.

To navigate through the history use the summary tables. Click on a tick to go directly to the full list of conditions changed/covered in that particular month/year.

Changes to the conditions covered have been grouped by the date changes were made. Where definition names have changed, the most recent definition name appears in brackets below it.

CRITICAL ILLNESS COVER KEY:

Definition available 🗸	Definit	ion cha	nge	 Image: A second s	Not ava	ailable		Defi	nition r	moved	✓	Defi	nition n	nerged	11	Defi	Definition moved and merged			rged	11
Illness	02/96	06/96	07/97	06/99	10/02	01/04	07/04	03/07	05/10	01/11	11/11	08/12	04/13	09/14	12/15	03/16	04/18	11/18	07/19	03/23	04/24
Alzheimer's Disease				1	1	1	1	1	1	1	1	1	1	1	1	✓	11	11	11	11	11
Angioplasty	1	1	1	1	1																
Aorta Graft Surgery	1	1	1	 Image: A second s	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Aplastic Anaemia						1	1	√	1	1	1	1	1	1	1	1	_	1	1	1	1
Bacterial Meningitis						1	1	\checkmark	1	1	1	1	1	1	1	1	1	1	_	1	1
Benign Brain Tumour	1	1	1	 Image: A second s	1	1	1	\checkmark	1	1	1	✓	1	1	 Image: A second s	✓	 Image: A second s	1	1	1	1
Blindness	1	1	1	\checkmark	1	1	1	\checkmark	1	1	1	1	1	 Image: A second s	1	1	v	1	1	1	1
Brain injury due to trauma, anoxia or hypoxia																			1	1	1
Cancer	1	1	 Image: A second s	\checkmark	1	1	1	\checkmark	1	1	1	\checkmark	1	 Image: A second s	 Image: A second s	✓	1	1	1	\checkmark	✓ ¹
Carcinoma in Situ of the breast									1	1	1	\checkmark	1	 Image: A second s	1	✓	1	1	1	1	1
Cardiac arrest													1	1	1	✓	 Image: A set of the set of the	1	 Image: A second s	1	1
Cardiomyopathy						1	1	1 - A	1	1	1	1	1	1	1	✓	 Image: A second s	1	1	1	1
Coma	1	1	1	1 - S	1	1	1	1 - A	1	1	- V	1	1	1	- V	✓	 Image: A second s	1	 Image: A second s	1	1
Coronary Artery Bypass Grafts	1	1	1	<u></u>	1	1	1	1	1	1	1	1	1	1	1	1	1	1	\$	11	11
Creutzfeldt-Jakob Disease (CJD)						1	1	1	1	1	1	1	1	1	1	1	1	1	 Image: A second s	1	1
Deafness	1	1	1	1	1	1	1	<u></u>	1	1	1	1	1	1	1	1	1	1	1	1	1
Dementia including Alzheimer's disease	1	1	1	1	1	×	1		1	1	1	1	1	1	1	1	1		1	1	1
Encephalitis								1	1	1	1	1	1	1	1	1	1	1	1	1	1
Heart Attack	1	1	1	 Image: A second s	1	1	1	1	1	1	1	1	1	1	 Image: A second s	1	1	1	1	1	1
Heart Valve Replacement or Repair	1	1	1	1	1	1	1	1	1	1	1	 Image: A second s	1	1	1	1	1	1	1	1	1
HIV infection	1	1	1	1	1	1	1	_	1	1	1	1	1	1	1	1	1	1			
Kidney failure	1	1	1	1	1	\checkmark	1	 Image: A second s	1	1	1	1	1	1	 Image: A second s	1	1	1	1	1	1
Kennedy's disease																	1	1	11	11	11
Liver failure						1	1	\checkmark	1	1	1	1	1	1	1	1	V	1	_	1	1
Loss of use of hand or foot	1	1	1	 Image: A second s	1	1	1	\checkmark	1	1	1	1	1	1	1	1	1	1	<u></u>	1	1
Loss of speech	1	1	1	\checkmark	1	1	1	\checkmark	1	1	1	✓	1	1	 Image: A second s	✓	1	1	1	1	1
Low grade Prostate Cancer												1	1	1	1	✓	1	1	1	1	1

CRITICAL ILLNESS COVER KEY:

Definition available 🗸	Definit	ion cha	nge	 Image: A second s	Not ava	ailable		Defi	nition r	noved	✓	Defi	nition n	nerged	11	Defi	nition r	noved a	and me	erged	11
lliness	02/96	06/96	07/97	06/99	10/02	01/04	07/04	03/07	05/10	01/11	11/11	08/12	04/13	09/14	12/15	03/16	04/18	11/18	07/19	03/23	04/24
Major Organ Transplant	1	1	1	<i>√</i>	1	1	1	1	1	1	✓	1	 Image: A second s	1	 Image: A second s	1	1	✓	V	1	1
Motor Neurone Disease	1	1	1	 Image: A second s	1	 Image: A second s	1	1	1	1	1	1	1	1	 Image: A second s	1	1	1	 Image: A second s	1	1
Multiple Sclerosis	1	1	1	 Image: A second s	1	1	1	1	1	1	1	1	1	 Image: A second s	1	1	1	1	1	1	1
Multiple System Atrophy									1	1	1	1	1	1	1	1	11	11	<i>JJ</i>	- 11 -	<i></i>
Open Heart Surgery									1	1	1	1	1	✓	1	✓	\checkmark	1	\	~/	\
Paralysis of limb	1	1	1	 Image: A second s	1	1	1	1	1	1	✓	1	1	1	1	1	1	1	\	11	\
Parkinson's Disease	1	1	1	1	1	 Image: A second s	1	1	<i>√</i>	1	1	1	1	1	 Image: A second s	1	 Image: A second s	1	1	1	1
Pulmonary hypertension								1	1	1	1	1	1	1	1	1	1	1	 Image: A second s	1	1
Progressive Supranuclear Palsy						1	1	1	1	1	1	1	1	1	1	1	11	11	<i></i>	55	11
Removal of an Eyeball									1	1	1	1	1	1	1	1	1	1	1	1	1
Respiratory failure						1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Specified heart surgery																			1	1	1
Spinal Stroke															 Image: A second s	1	1	1	1	✓	1
Stroke	1	1	1	1	1	1	1	 Image: A second s	1	1	1	 Image: A second s	1	 Image: A second s	\sim	1	1	1	1	1	1
Systemic Lupus Erythematosus								1	1	1	1	1	1	1	1	1	1	1	1	1	1
Terminal Illness								✓	1	1	1	✓ ²	√ ²	✓ ²	✓ ²	√ ²	√ ²	1	1	1	1
Third Degree Burns	1	1	1	V	1	1	1	 Image: A second s	v	 Image: A second s	✓	1	1	1	1	1	1	✓	1	1	1
Total and Permanent Disability		1	\checkmark	1	1	1	\sim	1	1	1	1	 Image: A second s	 Image: A second s	1	1	1	1	1	1	1	1
Traumatic brain injury								1	1	1	1	1	1	1	\checkmark	1	1	1	\	11	\

¹ As of April 2024, CICX has a different cancer definition - see CICX history for details.

²Terminal Illness Cover is listed as a separate benefit and is no longer defined as a critical illness.

SURGICAL TREATMENT

We will make an advanced payment if the life insured is placed on an NHS waiting list for one of the following surgical treatments and meets the full definitions:

Aorta graft surgery – requiring surgical replacement

Heart valve replacement or repair - with surgery

Specified heart surgery

4 FEBRUARY 1996								
Cummon , CIC introduced as a rid	ar available on Laval Term Accurance, Convertible Term Accurance and Decreasing Term		JUN 1996					
Assurance plans.	Summary – CIC introduced as a rider available on Level Term Assurance, Convertible Term Assurance and Decreasing Term Assurance plans.							
ANGIOPLASTY	The undergoing of balloon angioplasty to correct the narrowing or blockage of two or more arteries, when the Life Assured has limiting anginal symptoms. Any claim must be supported by: evidence		OCT 2002					
	of prior treatment (on appropriate medication) from an appropriate registered medical practitioner holding an appointment at a hospital in the UK or Republic of Ireland; and evidence of significant		JAN 2004					
	electrocardiogram changes; and evidence of angiography showing 70% obstruction of two or more		JUL 2004					
	coronary arteries.		MAR 2007					
AORTA SURGERY	The actual undergoing of surgery for a disease of the aorta needing excision and surgical replacement		MAY 2010					
(AORTA GRAFT SURGERY)	of aportion of the diseased aorta with a graft. For the purposes of this definition aorta shall mean the thoracic and abdominal aorta but not its branches.		JAN 2011					
			NOV 2011					
BENIGN BRAIN TUMOUR	This means a non malignant tumour within the cranium, and does not include cysts, granulomas, malformations in, or of, the arteries or veins of the brain, haematomas or tumours in the pituitary gland		AUG 2012					
	or spine.		APR 2013					
			SEP 2014					
BLINDNESS	Total and irreversible loss of sight in both eyes. Total is defined as a corrected visual acuity of 3/60 or less in each eye.		DEC 2015					
			MAR 2016					
BURNS (THIRD DEGREE BURNS)	This means third degree burns covering at least 20% of the surface area of the body of the Life Assured, as certified by a specialist consultant.		APR 2018					
			NOV 2018					
CANCER	A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and the		JUL 2019					
	invasion of tissue. This includes leukaemia and Hodgkin's disease but excludes: 1. non-invasive cancer in situ,		MAR 2023					
	2. tumours in the presence of HIV,		APR 2024					
	3. any skin cancer other than invasive malignant melanoma.							

4 FEBRUARY 1996		FEB 1996			
	This mappe upconciousness with no reaction to stimuli continuing for at least 00 hours. Life our part	JUN 1996			
СОМА	This means unconsciousness, with no reaction to stimuli continuing for at least 96 hours. Life support systems must be required throughout the period of unconsciousness.	JUL 1997			
		JUN 1999			
CORONARY ARTERY DISEASE SURGERY (CORONARY ARTERY	The undergoing of open heart surgery on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts but excluding balloon angioplasty (except				
BY-PASS GRAFTS)	as defined in Angioplasty) laser or any other procedures.	JAN 2004			
		JUL 2004			
HEART ATTACK	The death of a portion of the heart muscle as a result of inadequate blood supply as evidenced by an episode of typical chest pain, new electrocardiographic change and by the elevation of cardiac enzymes.	MAR 2007			
		MAY 2010			
HEART VALVE SURGERY (HEART VALVE REPLACEMENT	The undergoing of open-heart surgery to correct valvular abnormalities.	JAN 2011			
OR REPAIR)		NOV 2011			
		AUG 2012			
HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV	The Life Assured being infected by Human Immuno-deficiency Virus (HIV), or, suffering from Acquired Immune Deficiency Syndrome only if the Life Assured's occupation is in the list below and providing that	APR 2013			
INFECTION)	all of the following are satisfied: (i) The infection arose in the course of the Life Assured's normal duties and has been acquired as a	SEP 2014			
	result of contact with an HIV infected person involving passing of blood or body fluid from an HIV	DEC 2015			
	infected person or with an HIV infected medical instrument. (ii) The incident that results in such contact must have occurred after the Policy Date and must have	MAR 2016			
	been reported, investigated and documented in accordance with established procedures for such an accident.	APR 2018			
	(iii) The Life Assured must have been tested within five days of the incident and shown not to have	NOV 2018			
	antibodies of HIV. (iv) Within 10 days of the incident, the circumstances were reported in full to Legal & General Assurance	JUL 2019			
	Society Ltd at its Principal Office and, it was reported that the Life Assured underwent the blood test,	MAR 2023			
	referred to in (iii) above. (v) A further blood test within 12 months of the incident indicated the presence of HIV or antibodies to	APR 2024			
	such a virus.				

FEBRUARY 1996	
HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV INFECTION) Continued	The list of occupations referred to above comprises: – Hospital Doctors, Surgeons and Consultants
	– Hospital Doctors, Burgeons and Consultants
	– Hospital Porters
	– Hospital Caterers
	- Hospital Cleaners
	 General Practitioners and nurses employed by them Dental Surgeons
	– Dental Nurses
	– District Nurses
	– Midwives
	– Paramedics – Ambulance Workers
	– Hospital Laundry Workers
	– Fire Brigade Fire-fighters
	– Policemen and Policewomen
	- Laboratory technicians in a medical facility
	– Prison Staff
	End store your failure presenting on shuppin inverserible failure of both kidness to function, on a yourk of
INEY FAILORE	End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis or renal transplant is initiated.
SS OF HEARING (AFNESS)	Total and irreversible loss of hearing in both ears which must be established for a continuous period of 12 months, as confirmed by an appropriate consultant physician holding an appointment in a hospital in
	the UK or Republic of Ireland.
S OF SPEECH	Total and irreversible loss of the ability to speak because of physical injury or disease, which must be established for a continuous period of 12 months, as confirmed by an appropriate consultant physician
	holding an appointment in a hospital in the UK or Republic of Ireland.

4 FEBRUARY 1996		FEB 1996
LOSS OF TWO OR	The total and irrecoverable loss of two or more limbs. A limb is defined as an arm above the wrist joint or	JUN 1996
MORE LIMBS (LOSS OF HAND OR FOOT)	a leg above the ankle joint.	JUL 1997
		JUN 1999
MAJOR ORGAN	The actual undergoing as a recipient of, or confirmation of acceptance on to the official	OCT 2002
TRANSPLANT	United Kingdom programme waiting list for, a transplant of a heart, liver, lung, pancreas or bone marrow.	JAN 2004
MOTOR NEURONE DISEASE	Motor neurone disease as diagnosed by a consultant neurologist holding an appointment in a hospital in	JUL 2004
MOTOR NEORONE DISEASE	the UK or Republic of Ireland.	MAR 2007
		MAY 2010
MULTIPLE SCLEROSIS	Confirmation by a consultant neurologist of definite diagnosis of multiple sclerosis producing at least moderate neurological abnormalities which have persisted for a continuous period of six months.	JAN 2011
		NOV 2011
PARALYSIS/PARAPLEGIA (PARALYSIS OF A LIMB)	The total and irrecoverable loss of the use of two or more limbs.	AUG 2012
		APR 2013
PARKINSON'S DISEASE	An unequivocal diagnosis of Parkinson's disease made by a consultant neurologist holding an	SEP 2014
	appointment in a hospital in the UK or Republic of Ireland. Only idiopathic Parkinson's disease is covered. All other forms of Parkinsonism are excluded.	DEC 2015
		MAR 2016
PRE SENILE DEMENTIA BEFORE AGE 65 (DEMENTIA)	A diagnosis, before the 65th birthday of the Life Assured, by a consultant neurologist holding an appointment in a hospital in the UK or Republic of Ireland of pre senile dementia such as that caused by	APR 2018
	Alzheimer's disease. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and of the ability to reason and to perceive, understand, express and give effect	NOV 2018
	to ideas.	JUL 2019
		MAR 2023
STROKE	A cerebrovascular incident resulting in permanent neurological damage. Transient ischaemic attacks are specifically excluded.	APR 2024

3 JUNE 1996		FEB 1
Summary – CIC introduced as a stand	dalone product and Permanent and Total Disability added.	JUN 1
	No chemin	JUL 1
ANGIOPLASTY	No change	JUN 1
AORTA SURGERY	No change	OCT 2 JAN 2
BENIGN BRAIN TUMOUR	No change	JUL 2
		MAR 2
BLINDNESS	No change	MAY 2
BURNS	No change	JAN 2
(THIRD DEGREE BURNS)		NOV 2
CANCER	No change	AUG 2
		APR 2
СОМА	No change	SEP 2
CORONARY ARTERY DISEASE	No change	DEC 2
SURGERY (CORONARY ARTERY BY-PASS GRAFTS)		MAR 2
		APR 2
HEART ATTACK	No change	NOV 2
		JUL 2
HEART VALVE SURGERY (HEART VALVE REPLACEMENT OR	No change	MAR 2
REPAIR)		APR 2
HIV/AIDS COVER FOR MEDICAL STAFF	No change	
AND OTHER SPECIFIED GROUPS (HIV INFECTION)		

3 JUNE 1996		FEB 1996
		JUN 1996
KIDNEY FAILURE	No change	JUL 1997
	Na shanna	JUN 1999
LOSS OF HEARING (DEAFNESS)	No change	OCT 2002
LOSS OF TWO OR MORE LIMBS	No change	JAN 2004
(LOSS OF HAND OR FOOT)		JUL 2004
		MAR 2007
LOSS OF SPEECH	No change	MAY 2010
	No shanga	JAN 2011
MAJOR ORGAN TRANSPLANT	No change	NOV 2011
MOTOR NEURONE DISEASE	No change	AUG 2012
		APR 2013
MULTIPLE SCLEROSIS	No change	SEP 2014
		DEC 2015
PARALYSIS/PARAPLEGIA (PARALYSIS OF A LIMB)	No change	MAR 2016
		APR 2018
PARKINSON'S DISEASE	No change	NOV 2018
		JUL 2019
		MAR 2023

3 JUNE 1996		FEB 1996
PERMANENT AND TOTAL DISABILITY (TOTAL AND PERMANENT DISABILITY)	 The Sum Assured will be payable: (a) If the Life Assured is not in any gainful occupation immediately before the onset of disability and suffers, through illness or accident, a mental or physical irreversible disability which, in the opinion of the Chief Medical Officer of Legal & General, results in the Life Assured being permanently. (i) Mobility – the ability to move from one room to another adjoining room or from one side of a room to another to get in and out of bed or a chair without requiring physical assistance of another person. (ii) Continence – the ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene. (iii) Dressing or undressing self – putting on or taking off all necessary items of clothing without requiring assistance of another person. (v) Washing and bathing self – washing or bathing to the extent needed to maintain personal cleanliness without requiring assistance of another person. (v) Eating – all tasks of getting food into the body once it has been prepared. (vi) Toileting – getting to and from the toilet, transferring on or off the toilet and associated personal hygiene. OR (b) One of the Any Occupation definition or Own Occupation definition wordings: Any Occupation definition Met Life Assured, by reason of sickness or accident, is totally unable to follow any occupation and in the opinion of the Chief Medical Officer of Legal & General is likely to remain so permanently. Such decision will be based on all of the medical evidence available. No change 	JUN 1996JUL 1997JUN 1999OCT 2002JAN 2004JUL 2004MAR 2007MAY 2010JAN 2011NOV 2011AUG 2012APR 2013SEP 2014DEC 2015MAR 2016APR 2018NOV 2018JUL 2019MAR 2023APR 2024
STROKE	No change	

28 JULY 1997		FEB 1996
Cummer y Changes to Concer defini	tion. Downsonant and Total Dissobility definition added to taxms + CIC	JUN 1996
Summary – Changes to Cancer denni	ition. Permanent and Total Disability definition added to term + CIC.	JUL 1997
ANGIOPLASTY	No change	JUN 1999
		OCT 2002
AORTA GRAFT SURGERY	No change	JAN 2004
		JUL 2004
BENIGN BRAIN TUMOUR	No change	MAR 2007
BLINDNESS	No change	MAY 2010
		JAN 2011
BURNS (THIRD DEGREE BURNS)	No change	NOV 2011
CANCER	A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and invasion	AUG 2012
	of tissue. The term cancer includes leukaemia but the following cancers are excluded:	APR 2013
	 Non-invasive cancer in situ, All forms of lymphoma in the presence of any Human Immunodeficiency virus, 	SEP 2014
	 Xan forms of hymphotica in the presence of any Human Immunodeficiency virus, Kaposi's sarcoma in the presence of any Human Immunodeficiency virus, 	DEC 2015
	4. Any skin cancer other than invasive malignant melanoma	MAR 2016
СОМА	No change	APR 2018
		NOV 2018
CORONARY ARTERY	No change	JUL 2019
DISEASE SURGERY (CORONARY ARTERY BY-PASS		MAR 2023
SURGERY)		APR 2024
HEART ATTACK	No change	

28 JULY 1997		FEB 1996
HEART VALVE SURGERY (HEART VALVE	No change	JUN 1996
REPLACEMENT OR REPAIR)	No change	JUL 1997
		JUN 1999
HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV	No change	OCT 2002
INFECTION)		JAN 2004
KIDNEY FAILURE	No change	JUL 2004
		MAR 2007
LOSS OF HEARING	No change	MAY 2010
(DEAFNESS)		JAN 2011
LOSS OF TWO OR	No change	NOV 2011
MORE LIMBS (LOSS OF HAND OR FOOT)		AUG 2012
		APR 2013
LOSS OF SPEECH	No change	SEP 2014
MAJOR ORGAN TRANSPLANT		DEC 2015
	No change	MAR 2016
MOTOR NEURONE DISEASE	No change	APR 2018
		NOV 2018
MULTIPLE SCLEROSIS	No change	JUL 2019
PARALYSIS/PARAPLEGIA	No change	MAR 2023
(PARALYSIS)		APR 2024
PARKINSON'S DISEASE	No change	

28 JULY 1997		FEB 1996
		JUN 1996
PERMANENT AND TOTAL DISABILITY (TOTAL AND	No change	JUL 1997
PERMANENT DISABILITY)		JUN 1999
		OCT 2002
PRE SENILE DEMENTIA BEFORE AGE 65 (DEMENTIA)	No change	JAN 2004
		JUL 2004
STROKE	No change	MAR 2007
		MAY 2010
		JAN 2011
		NOV 2011
		AUG 2012
		APR 2013
		SEP 2014
		DEC 2015
		MAR 2016
		APR 2018
		NOV 2018
		JUL 2019
		MAR 2023

26 JUNE 1999		FEB 1996
		JUN 1996
Summary – Changes to most definitio	ns and Alzheimer's Disease added.	JUL 1997
ALZHEIMER'S DISEASE BEFORE AGE 65	A diagnosis, before the 65th birthday of the Life Assured by a consultant neurologist of Alzheimer's	JUN 1999
(ALZHEIMER'S DISEASE)	disease. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and of the ability to reason and to perceive, understand, express and give effect	OCT 2002
	to ideas.	JAN 2004
		JUL 2004
ANGIOPLASTY	The undergoing of balloon angioplasty to correct the narrowing or blockage of two or more arteries, when the Life Assured has limiting anginal symptoms. Any claim must be supported by:	MAR 2007
	• Evidence of prior treatment (on appropriate medication) from an appropriate registered medical	MAY 2010
	 practitioner holding such an appointment at a hospital in the UK and; Evidence of significant electrocardiogram changes and; 	JAN 2011
	• Evidence of angiography showing 70% obstruction of two or more coronary arteries.	NOV 2011
		AUG 2012
AORTA GRAFT SURGERY	Undergoing surgery for disease of the aorta needing excision and surgical replacement of a portion of the diseased aorta with a graft. For this definition, aorta means the thoracic and abdominal aorta but not	APR 2013
	its branches.	SEP 2014
BENIGN BRAIN TUMOUR	A non malignant tumour in the brain resulting in permanent deficit to the neurological system. Tumours	DEC 2015
	or lesions in the pituitary gland are not covered.	MAR 2016
BLINDNESS	Total, permanent and irreversible loss of all sight in both eyes.	APR 2018
DLINDNESS		NOV 2018
CANCER (MOST MALIGNANT TYPES)	A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and invasion	JUL 2019
(CANCER)	of tissue. The term cancer includes leukaemia and Hodgkin's disease but the following are excluded: • All tumours which are histologically described as pre-malignant, as non-invasive or as cancer in situ,	MAR 2023
	 All forms of lymphoma in the presence of any Human Immunodeficiency Virus, 	APR 2024
	Kaposi's sarcoma in the presence of any Human Immunodeficiency Virus,	
	Any skin cancer other than malignant melanoma.	

26 JUNE 1999		FEB 1996
СОМА		JUN 1996
COMA	A state of unconsciousness with no reaction to external stimuli or internal needs persisting continuously with the use of life support systems for a period of at least 96 hours and resulting in permanent	JUL 1997
	neurological deficit. Coma secondary to alcohol or drug misuse is not covered.	JUN 1999
CORONARY ARTERY BY-PASS	The undergoing of open heart surgery on the advice of a consultant cardiologist to correct narrowing or	OCT 2002
SURGERY (CORONARY ARTERY BY-PASS GRAFTS)	blockage of one or more coronary arteries with by-pass grafts but excluding balloon angioplasty (except as defined in Angioplasty), laser relief or any other procedures.	JAN 2004
		JUL 2004
DEAFNESS	Total permanent and irreversible loss of all hearing in both ears.	MAR 2007
		MAY 2010
HEART ATTACK	The death of a portion of the heart muscle as a result of inadequate blood supply as evidenced by an episode of typical chest pain, new electrocardiograph changes and by the elevation of cardiac enzymes.	JAN 2011
	The evidence must be consistent with the diagnosis of heart attack.	NOV 2011
HEART VALVE REPLACEMENT OR	Undergoing open-heart surgery from medical necessity to replace or repair one or more heart valves.	AUG 2012
REPAIR		APR 2013
HIV/AIDS COVER FOR MEDICAL STAFF	No change	SEP 2014
AND OTHER SPECIFIED GROUPS (HIV		DEC 2015
INFECTION)		MAR 2016
KIDNEY FAILURE	No change	APR 2018
		NOV 2018
LOSS OF LIMBS (LOSS OF HAND OR FOOT)	The permanent physical severance of two or more limbs from above the wrist or ankle joint.	JUL 2019
		MAR 2023
LOSS OF SPEECH	Total, permanent and irreversible loss of the ability to speak as a result of physical injury or disease.	APR 2024

26 JUNE 1999		FEB 1996
MAJOR ORGAN	The actual undergoing as a recipient of, or inclusion on an official UK waiting list for, a transplant of a	JUN 1996
TRANSPLANT	heart, liver, lung, pancreas or bone marrow.	JUL 1997
		JUN 1999
MOTOR NEURONE DISEASE BEFORE AGE 65	Confirmation by a consultant neurologist of a definite diagnosis of motor neurone disease before the 65th birthday of the life assured.	OCT 2002
(MOTOR NEURONE DISEASE)		JAN 2004
MULTIPLE SCLEROSIS	A definite diagnosis by a consultant neurologist of multiple colorasis which estisfies all of the following	JUL 2004
MOLTIFLE SCLENUSIS	A definite diagnosis by a consultant neurologist of multiple sclerosis which satisfies all of the following criteria:	MAR 2007
	There must be current impairment of motor or sensory function which must have persisted for a continuous period of at least six months.	MAY 2010
	The diagnosis must be confirmed by diagnostic techniques current at the time of the claim.	JAN 2011
		NOV 2011
PARALYSIS/PARAPLEGIA (PARALYSIS OF A LIMB)	Total and irreversible loss of muscle function or sensation to the whole of any two limbs as a result of injury or disease. The disability must be permanent and supported by appropriate neurological evidence.	AUG 2012
		APR 2013
PARKINSON'S DISEASE BEFORE AGE 65	Confirmation by a consultant neurologist of a definite diagnosis of Parkinson's disease before the 65th birthday of the life assured. Parkinson's disease secondary to alcohol or drug misuse is not covered.	SEP 2014
(PARKINSON'S DISEASE)	Sin thear of the me assured. Farkinson's disease secondary to alcohor of drug misuse is not covered.	DEC 2015
		MAR 2016
PERMANENT AND TOTAL DISABILITY BEFORE AGE 65	The Guaranteed Sum Assured will be payable: (a) If the Life Assured is not in any gainful occupation immediately before the onset of disability and	APR 2018
(TOTAL AND PERMANENT DISABILITY)	suffers, through illness or accident, a mental or physical irreversible disability before the 65th birthday of the Life Assured which, in the opinion of the Chief Medical Officer of Legal & General, results in the	NOV 2018
	Life Assured being permanently unable to perform, without the direct assistance of another person,	JUL 2019
	four or more of the following functions: (i) mobility – the ability to move from one room to another adjoining room or from one side of	MAR 2023
	a room to another to get in and out of bed or a chair without requiring physical assistance of another person.	APR 2024

(ii) continence – the ability to voluntarily control howel and bladder functions such as to maintain	JUN 199
personal hygiene.	JUL 199
(iii) dressing or undressing self – putting on or taking off all necessary items of clothing without requiring assistance of another person.	JUN 199
(iv) washing and bathing self – washing or bathing to the extent needed to maintain personal cleanliness without requiring assistance of another person.	OCT 200
(v) eating – all tasks of getting food into the body once it has been prepared.	JAN 200
(vi) toileting – getting to and from the toilet, transferring on or off the toilet and associated personal hygiene.	JUL 200
OR	MAR 200
(b) One of the Any Occupation definition or Own Occupation definition wordings below.	MAY 201
Any Occupation definition If the Life Assured is engaged in gainful occupation immediately before the onset of disability before	JAN 201
the 65th birthday of the Life Assured and is, by reason of sickness or accident, totally unable to follow	NOV 201
any occupation and in the opinion of the Chief Medical Officer of Legal & General is likely to remain so permanently. Such decision will be based on all of the medical evidence available.	AUG 201
Own Occupation definition	APR 201
the 65th birthday of the Life Assured and is, by reason of sickness or accident, totally unable to follow	SEP 201
his/her occupation and in the opinion of the Chief Medical Officer of Legal & General is likely to remain so permanently. Such decision will be based on all of the medical evidence available.	DEC 201
	MAR 207
A diagnosis, before the 65th birthday of the Life Assured, by a consultant neurologist of presenile dementia. The diagnosis must, at the time it is made, be supported by evidence of progressive	APR 201
deterioration of memory and of the ability to reason and to perceive, understand, express and give effect	NOV 201
	JUL 201
No change	MAR 202
	APR 202
	 (iii) dressing or undressing self – putting on or taking off all necessary items of clothing without requiring assistance of another person. (iv) washing and bathing self – washing or bathing to the extent needed to maintain personal cleanliness without requiring assistance of another person. (v) eating – all tasks of getting food into the body once it has been prepared. (vi) toileting – getting to and from the toilet, transferring on or off the toilet and associated personal hygiene. OR (b) One of the Any Occupation definition or Own Occupation definition wordings below. Any Occupation definition If the Life Assured is engaged in gainful occupation immediately before the onset of disability before the 65th birthday of the Life Assured and is, by reason of sickness or accident, totally unable to follow any occupation and in the opinion of the Chief Medical Officer of Legal & General is likely to remain so permanently. Such decision will be based on all of the medical evidence available. Own Occupation definition If the Life Assured and is, by reason of sickness or accident, totally unable to follow his/her occupation and in the opinion of the Chief Medical Officer of Legal & General is likely to remain so permanently. Such decision will be based on all of the medical evidence available. A diagnosis, before the 65th birthday of the Life Assured and is, by reason of sickness or accident, totally unable to follow his/her occupation and in the opinion of the Chief Medical Officer of Legal & General is likely to remain so permanently. Such decision will be based on all of the medical evidence available. A diagnosis, before the 65th birthday of the Life Assured, by a consultant neurologist of presenile dementia. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and of the ability to reason and to perceive, understand, express and give effect to ideas.

20 OCTOBER 2002		FEB 1996
Summary – Changes to Cancer and F	leart attack definitions	JUN 1996
		JUL 1997
ALZHEIMER'S DISEASE	No change	JUN 1999
		OCT 2002
ANGIOPLASTY	No change	JAN 2004
AORTA GRAFT SURGERY	No change	JUL 2004
		MAR 2007
BENIGN BRAIN TUMOUR	No change	MAY 2010
BLINDNESS	No change	JAN 2011
BLINDNESS		NOV 2011
CANCER (MOST	Any malignant tumour characterised by the uncontrolled growth and spread of malignant cells and	AUG 2012
MALIGNANT TYPES) (CANCER)	invasion of tissue. The term cancer includes leukaemia and Hodgkin's disease but the following are excluded:	APR 2013
(CANCER)	 All tumours which are histologically described as pre-malignant, as non-invasive or as cancer in situ, 	SEP 2014
	 All tumours of the prostrate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least TNM classification T2N0M0, 	DEC 2015
	• All forms of lymphoma in the presence of any Human Immunodeficiency Virus,	MAR 2016
	Kaposi's sarcoma in the presence of any Human Immunodeficiency Virus,	APR 2018
	Any skin cancer other than invasive malignant melanoma.	NOV 2018
СОМА	No change	JUL 2019
		MAR 2023
CORONARY ARTERY BY-PASS SURGERY	No change	APR 2024
(CORONARY ARTERY BY-PASS GRAFTS)		
DEAFNESS	No change	

20 OCTOBER 2002		FEB 1996
HEART ATTACK	 The death of a portion of the heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: typical chest pain, new characteristic electrocardiograph changes, the characteristic rise of cardiac enzymes, troponins or other biochemical markers, where all of the above shows a definite acute myocardial infarction. Other acute coronary syndromes, including but not limited to angina, are not covered under this definition. 	JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004
HEART VALVE REPLACEMENT OR REPAIR	No change	MAR 2007 MAY 2010
HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV INFECTION)	No change	JAN 2011 NOV 2011
KIDNEY FAILURE	No change	AUG 2012 APR 2013
LOSS OF LIMBS (LOSS OF HAND OR FOOT)	No change	SEP 2014 DEC 2015
LOSS OF SPEECH	No change	MAR 2016 APR 2018
MAJOR ORGAN TRANSPLANT	No change	NOV 2018
MOTOR NEURONE DISEASE	No change	JUL 2019 MAR 2023
MULTIPLE SCLEROSIS	No change	APR 2024

•		
20 OCTOBER 2002		FEB 1996
		JUN 1996
PARALYSIS/PARAPLEGIA (PARALYSIS OF A LIMB)	No change	JUL 1997
		JUN 1999
PARKINSON'S DISEASE	No change	OCT 2002
PERMANENT AND TOTAL DISABILITY	No change	JAN 2004
(TOTAL AND PERMANENT DISABILITY)		JUL 2004
		MAR 2007
PRESENILE DEMENTIA BEFORE AGE 65	No change	MAY 2010
(DEMENTIA)		JAN 2011
		NOV 2011
STROKE	No change	AUG 2012
THIRD DEGREE BURNS	No change	APR 2013
		SEP 2014
		DEC 2015
		MAR 2016

NOV 2018

JUL 2019

MAR 2023

FEB 1996

JUN 1996

JUL 1997

JUN 1999

18 JANUARY 2004

Summary – Changes to Alzheimer's Disease, Dementia, HIV infection through blood transfusion, HIV infection through assault, Kidney Failure, Motor Neurone Disease and Parkinson's Disease. Aplastic Anaemia, Bacterial Meningitis, Cardiomyopathy, Chronic Lung Disease, CJD, End Stage Liver Failure, Progressive Supranuclear Palsy added. Angioplasty removed.

		OCT 2002
ALZHEIMER'S DISEASE	A diagnosis by a consultant neurologist of Alzheimer's disease. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and of the ability to reason and	JAN 2004
	to perceive, understand, express and give effect to ideas.	JUL 2004
AORTA GRAFT SURGERY	No change	MAR 2007
AUNTA GRAFT SUNGENY		MAY 2010
APLASTIC ANAEMIA	Permanent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring	JAN 2011
	treatment with at least one of the following:blood transfusion	NOV 2011
	marrow stimulating agents	AUG 2012
	immunosuppresive agents	APR 2013
	bone marrow transplant.	SEP 2014
BACTERIAL MENINGITIS	Bacterial meningitis causing inflammation of the membranes of the brain or spinal cord resulting in	DEC 2015
	permanent neurological deficit. The diagnosis must be confirmed by a consultant neurologist. Bacterial meningitis in the presence of HIV infection is excluded. All other forms of meningitis including viral are	MAR 2016
	not covered.	APR 2018
BENIGN BRAIN TUMOUR	No change	NOV 2018
BENIGN BRAIN TOMOON		JUL 2019
BLINDNESS	No change	MAR 2023
CANCER	Ne shange	APR 2024
CANCER	No change	

CARDIOMYOPATHY A definite diagnosis of cardiomyopathy made by a consultant cardiologist resulting in permanent impaired left ventricular function such that the ejection fraction is never greater than 40%. The diagnosis must also be evidenced by: electrocardiographic changes; echocardiographic abnormalities; both of which must be consistent with the diagnosis of cardiomyopathy. All other forms of heart disease, heart enlargement and myocarditis are specifically excluded. Cardiomyopathy related to alcohol or drug misuse is excluded.	JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004
CHRONIC LUNG DISEASE (RESPIRATORY FAILURE)Confirmation by a consultant physician of end stage emphysema or other chronic lung disease, which requires regular oxygen treatment on a permanent basis.	MAR 2007 MAY 2010
	JAN 2011 NOV 2011
CORONARY ARTERY BY-PASS No change SURGERY (CORONARY ARTERY BY-PASS GRAFTS)	AUG 2012 APR 2013 SEP 2014
CREUTZFELDT-JAKOB DISEASE (CJD) Diagnosis of Creutzfeldt-Jakob disease or New variant CJD made by a consultant neurologist, evidenced by a significant reduction in mental and social functioning so that permanent supervision or assistance by a third party is required. Image: CREUTZFELDT-JAKOB DISEASE (CJD)	DEC 2015 MAR 2016
	APR 2018 NOV 2018
DEMENTIA A diagnosis by a consultant neurologist of dementia. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and the ability to reason and to perceive, understand, express and give effect to ideas.	JUL 2019 MAR 2023 APR 2024

18 JANUARY 2004		FEB 199
END STAGE LIVER FAILURE (LIVER FAILURE)	End stage liver failure due to cirrhosis and resulting in all of the following:	JUN 199
(,	 permanent jaundice ascites 	JUN 199
	encephalopathy.	OCT 200
	Liver disease in the presence of HIV infection is excluded. Liver disease secondary to alcohol or drug misuse is excluded.	JAN 200
		JUL 200
HEART ATTACK	No change	MAR 20
HEART VALVE REPLACEMENT	No change	MAY 20
OR REPAIR		JAN 20
HIV/AIDS COVER FOR MEDICAL STAFF	No change	NOV 20
AND OTHER SPECIFIED GROUPS (HIV INFECTION)		AUG 20
		APR 201
HIV/AIDS THROUGH BLOOD	Infection by HIV or AIDS provided:	SEP 201
TRANSFUSION (HIV INFECTION)	 the infection results directly from a blood transfusion; the blood transfusion was given in the European Union (as at 1/11/2003), the Channel Islands or the 	DEC 201
	Isle of Man after the cover start date; and	MAR 20
	• there is clear evidence, satisfactory to us, that the infection was acquired from the blood transfusion.	APR 201
HIV/AIDS THROUGH ASSAULT	Infection by HIV or AIDS provided:	NOV 20
(HIV INFECTION)	• the infection results directly from:	JUL 201
	 (i) a physical assault involving involuntary contact with either a hypodermic needle or an infected sharp instrument; or 	MAR 202
	(ii) a sexual assault;	APR 202
	 the incident happens in the European Union (as at 1/11/2003), the Channel Islands or the Isle of Man after the cover start date; 	
	 the incident is reported to the police within five days; and a test, showing no HIV or HIV antibodies, is made within five days of the incident and a later test is made within 12 months showing infection by HIV or AIDS. 	

18 JANUARY 2004		FEB 1996
KIDNEY FAILURE	End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of	JUN 1996
RIDNET FAILORE	which regular renal dialysis is initiated or renal transplant is initiated.	JUL 1997
		JUN 1999
LOSS OF LIMBS (LOSS OF HAND OR FOOT)	No change	OCT 2002
		JAN 2004
LOSS OF SPEECH	No change	JUL 2004
		MAR 2007
MAJOR ORGAN TRANSPLANT	No change	MAY 2010
MOTOR NEURONE DISEASE	Confirmation by a consultant neurologist of a definite diagnosis of motor neurone disease.	JAN 2011
MULTIPLE SCLEROSIS	No change	NOV 2011
		AUG 2012
PARALYSIS/PARAPLEGIA	No change	APR 2013
(PARALYSIS OF A LIMB)		SEP 2014
PARKINSON'S DISEASE	Confirmation by a consultant neurologist of a definite diagnosis of Parkinson's disease. Parkinson's	DEC 2015
	disease secondary to alcohol or drug misuse is not covered.	MAR 2016
		APR 2018
PERMANENT AND TOTAL DISABILITY (TOTAL AND	No change	NOV 2018
PERMANENT DISABILITY)		JUL 2019
PROGRESSIVE SUPRANUCLEAR PALSY	The definite diagnosis of progressive supranuclear palsy by a consultant neurologist.	MAR 2023
		APR 2024

RY 2004		
	No change	
E BURNS	No change	

		_	
25 JULY 2004			FEB 1996
			JUN 1996
Summary – PTD changed to TPD an	Summary – PTD changed to TPD and ADLs replaced by FATs.		JUL 1997
ALZHEIMER'S DISEASE	No change		JUN 1999
			OCT 2002
AORTA GRAFT SURGERY	No change		JAN 2004
APLASTIC ANAEMIA	No change		JUL 2004
			MAR 2007
BACTERIAL MENINGITIS	No change		MAY 2010
			JAN 2011
BENIGN BRAIN TUMOUR	No change		NOV 2011
BLINDNESS	No change		AUG 2012
			APR 2013
CANCER	No change		SEP 2014
CARDIOMYOPATHY	No change		DEC 2015
			MAR 2016
CHRONIC LUNG DISEASE (RESPIRATORY FAILURE)	No change		APR 2018
			NOV 2018
СОМА	No change		JUL 2019
			MAR 2023
CORONARY ARTERY BY-PASS SURGERY	No change		APR 2024
(CORONARY ARTERY BY-PASS GRAFTS)			

25 JULY 2004		FEB 1996
CREUTZFELDT-JAKOB DISEASE (CJD)	No change	JUN 1996
CheoTzpeldT-JAKOB DISEASE (CJD)	No change	JUL 1997
		JUN 1999
DEAFNESS	No change	OCT 2002
DEMENTIA	No change	JAN 2004
		JUL 2004
HEART ATTACK	No change	MAR 2007
HEART VALVE REPLACEMENT OR	No change	MAY 2010
REPAIR		JAN 2011
	No change	NOV 2011
HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV INFECTION)		AUG 2012
		APR 2013
		SEP 2014
HIV/AIDS THROUGH BLOOD TRANSFUSION	No change	DEC 2015
(HIV INFECTION)		MAR 2016
		APR 2018
HIV/AIDS THROUGH ASSAULT	No change	NOV 2018
(HIV INFECTION)		JUL 2019
KIDNEY FAILURE	No change	MAR 2023
		APR 2024
END STAGE LIVER FAILURE (LIVER FAILURE)	No change	

25 JULY 2004		FEB 1996
		JUN 1996
LOSS OF LIMBS (LOSS OF HAND OR FOOT)	No change	JUL 1997
		JUN 1999
LOSS OF SPEECH	No change	OCT 2002
MAJOR ORGAN TRANSPLANT	No change	JAN 2004
		JUL 2004
MOTOR NEURONE DISEASE	No change	MAR 2007
MULTIPLE SCLEROSIS	No change	MAY 2010
		JAN 2011
PARALYSIS/PARAPLEGIA	No change	NOV 2011
(PARALYSIS OF A LIMB)		AUG 2012
PARKINSON'S DISEASE	No change	APR 2013
		SEP 2014
PERMANENT AND TOTAL DISABILITY (TOTAL AND PERMANENT DISABILITY)	The Guaranteed Sum Assured will be payable: (a) If the Life Assured is not in gainful occupation immediately before the onset of disability, and suffers	DEC 2015
	through illness or accident, a mental or physical irreversible disability, which in the opinion of The	MAR 2016
	Chief Medical Officer of Legal & General, results in the Life Assured being permanently unable to perform, without the direct assistance of another person, four or more of the following functions:	APR 2018
	(i) mobility – the ability to move from one room to another adjoining room or from one side of a room to another to get in and out of a bed or a chair without requiring physical assistance of	NOV 2018
	another person.	JUL 2019
	 (ii) continence – the ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene. 	MAR 2023
	(iii) dressing or undressing self – putting on and taking off of all necessary items of clothing without	APR 2024
	requiring assistance of another person. (iv) washing and bathing self – washing or bathing to the extent needed to maintain personal cleanliness without requiring assistance of another person.	

25 JULY 2004			FEB 1996
			JUN 1996
PERMANENT AND TOTAL DISABILITY (TOTAL AND	 (v) eating – all tasks of getting food into the body once it has been prepared. (vi) toileting – getting to and from the toilet, transferring on or off the toilet and associated personal 		JUL 1997
PERMANENT DISABILITY) Continued	hygiene. OR		JUN 1999
	(b) If the Life Assured is engaged in a gainful occupation immediately before the onset of disability and		OCT 2002
	is, by reason of sickness or accident, totally unable follow his/her own/any occupation and in the opinion of Legal & General is likely to remain so permanently. Such decision will be based on all the medical evidence available.		JAN 2004
			JUL 2004
PROGRESSIVE SUPRANUCLEAR PALSY	No change		MAR 2007
			MAY 2010
			JAN 2011
STROKE	No change		NOV 2011
THIRD DEGREE BURNS	No change		AUG 2012
			APR 2013
			SEP 2014

DEC 2015 MAR 2016 APR 2018 NOV 2018

JUL 2019 **MAR 2023 APR 2024**

FEB 1996 JUN 1996

JUL 1997

JUN 1999

18	MAF	RCH 2	2007
			2007

Summary – ABI Statement of Best Practice 2006 changes – new headings and wordings, Encephalitis, Primary Pulmonary Hypertension, Systemic Lupus Erythematosus, Terminal Illness and Traumatic Head Injury added. HIV infection definitions combined. **Note: Chronic Lung Disease renamed Respiratory Failure**.

		001 2002
ALZHEIMER'S DISEASE – RESULTING IN PERMANENT	A definite diagnosis of Alzheimer's disease by a consultant neurologist, psychiatrist or geriatrician. There must be permanent clinical loss of the ability to do all of the following:	JAN 2004
SYMPTOMS	 remember; 	JUL 2004
	• reason; and	MAR 2007
	 perceive, understand, express and give effect to ideas. For the above definition, the following are not covered: 	MAY 2010
	Other types of dementia.	JAN 2011
		NOV 2011
AORTA GRAFT SURGERY - REQUIRING SURGICAL	The undergoing of surgery to the aorta with excision and surgical replacement of a portion of the aorta with a graft. The term aorta includes the thoracic and abdominal aorta but not its branches. For the	AUG 2012
REPLACEMENT	above definition, the following are not covered:Any other surgical procedure, for example the insertion of stents or endovascular repair.	APR 2013
		SEP 2014
APLASTIC ANAEMIA	A definite diagnosis of aplastic anaemia by a consultant haematologist. There must be permanent bone	DEC 2015
– WITH PERMANENT BONE MARROW FAILURE	marrow failure with anaemia, neutropenia and thrombocytopenia.	MAR 2016
		APR 2018
BACTERIAL MENINGITIS – RESULTING IN PERMANENT	A definite diagnosis of bacterial meningitis resulting in permanent neurological deficit with persisting clinical symptoms.	NOV 2018
SYMPTOMS	For the above definition, the following are not covered:	JUL 2019
	• All other forms of meningitis other than those caused by bacterial infection.	MAR 2023
		APR 2024

18 MARCH 2007		FEB 1996
BENIGN BRAIN TUMOUR – RESULTING IN PERMANENT SYMPTOMS	A non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: • Tumours in the pituitary gland • Angiomas.	JUN 1996 JUL 1997 JUN 1999 OCT 2002
BLINDNESS – PERMANENT AND IRREVERSIBLE	Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart.	JAN 2004 JUL 2004 MAR 2007
CANCER - EXCLUDING LESS ADVANCED CASES	 Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma. For the above definition, the following are not covered: All cancers which are histologically classified as any of the following: pre-malignant; non-invasive; cancer in situ; having either borderline malignancy; or having low malignant potential. All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0. Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A. Any skin cancer other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin). 	MAY 2010 JAN 2011 NOV 2011 AUG 2012 APR 2013 SEP 2014 DEC 2015 MAR 2016 APR 2018 NOV 2018 JUL 2019
CARDIOMYOPATHY – OF SPECIFIED SEVERITY	 A definite diagnosis of cardiomyopathy by a consultant cardiologist. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*. For the above definition, the following are not covered: Cardiomyopathy secondary to alcohol or drug abuse. All other forms of heart disease, heart enlargement and myocarditis. *NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain. 	MAR 2023 APR 2024

18 MARCH 2007		FEB 1996
COMA – RESULTING IN PERMANENT SYMPTOMS	A state of unconsciousness which: • requires the use of life support systems; and • results in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following is not covered: • Coma secondary to alcohol or drug abuse.	JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004
CORONARY ARTERY BY-PASS GRAFTS – WITH SURGERY TO DIVIDE THE BREASTBONE	The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.	JUL 2004 MAR 2007 MAY 2010
CREUTZFELDT-JAKOB DISEASE (CJD) – RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of Creutzfeldt-Jakob disease made by a consultant neurologist. There must be permanent clinical loss of the ability in mental and social functioning to the extent that permanent supervision or assistance by a third party is required.	JAN 2011 NOV 2011 AUG 2012
DEAFNESS – PERMANENT AND IRREVERSIBLE	Permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.	APR 2013 SEP 2014 DEC 2015
DEMENTIA – RESULTING IN PERMANENT SYMPTOMS	 A definite diagnosis of dementia by a consultant neurologist, psychiatrist or geriatrician. The diagnosis must be supported by evidence of progressive loss of ability to do all of the following: remember; to reason; and to perceive, understand, express and give effect to ideas. For the above definition, the following are not covered: Dementia secondary to alcohol or drug abuse. 	MAR 2016 APR 2018 NOV 2018 JUL 2019 MAR 2023 APR 2024

18 MARCH 2007		FEB 1996
ENCEPHALITIS – RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of encephalitis by a consultant neurologist resulting in permanent neurological deficit with persisting clinical symptoms.	JUN 1996 JUL 1997
		JUN 1999
HEART ATTACK – OF SPECIFIED SEVERITY	Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:	OCT 2002 JAN 2004
	New characteristic electrocardiographic changes.	JUL 2004
	 The characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher; Troponin T > 1.0 ng/ml 	MAR 2007
	– AccuTnl > 0.5 ng/ml or equivalent threshold with other Troponin I methods. The suideness must above a definite south must condict information.	MAY 2010
	The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered:	JAN 2011
	Other acute coronary syndromes including but not limited to angina.	NOV 2011
HEART VALVE REPLACEMENT OR REPAIR – WITH SURGERY TO DIVIDE THE BREASTBONE	The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist to replace or repair one or more heart valves.	AUG 2012
		APR 2013
		SEP 2014
		DEC 2015
HIV INFECTION - CAUGHT FROM A BLOOD	 Infection by Human Immunodeficiency Virus resulting from: a blood transfusion given as part of medical treatment in the European Union, the Channel Islands or 	MAR 2016
TRANSFUSION, PHYSICAL ASSAULT OR ACCIDENT AT WORK	the Isle of Man;	APR 2018
	 a physical assault; or an incident occurring during the course of performing normal duties of employment; 	NOV 2018
	after the start of the policy and satisfying all of the following:	JUL 2019
	 The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. 	MAR 2023
		APR 2024

18 MARCH 2007		FEB 1996
HIV INFECTION – CAUGHT FROM A BLOOD TRANSFUSION, PHYSICAL ASSAULT OR ACCIDENT AT WORK Continued	 Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within five days of the incident. There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. For the above definition, the following is not covered: HIV infection resulting from any other means, including sexual activity or drug abuse. 	JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004
KIDNEY FAILURE – REQUIRING DIALYSIS	Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is necessary.	MAR 2007 MAY 2010
LIVER FAILURE – OF ADVANCED STAGE	 Liver failure due to cirrhosis and resulting in all of the following: permanent jaundice ascites encephalopathy. For the above definition, the following are not covered: Liver disease secondary to alcohol or drug abuse. 	JAN 2011 NOV 2011 AUG 2012 APR 2013 SEP 2014
LOSS OF HANDS OR FEET – PERMANENT PHYSICAL SEVERANCE (LOSS OF HAND OR FOOT)	Permanent physical severance of any combination of two or more hands or feet at or above the wrist or ankle joints.	DEC 2015 MAR 2016 APR 2018
LOSS OF SPEECH – PERMANENT AND IRREVERSIBLE	Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.	NOV 2018 JUL 2019
		MAR 2023

18 MARCH 2007		FEB 199	96
MAJOR ORGAN TRANSPLANT	The undergoing as a project of a transmight of hand more than a second to be and hidrow liver lung or		996
	The undergoing as a recipient of a transplant of bone marrow or of a complete heart, kidney, liver, lung, or pancreas, or inclusion on an official UK waiting list for such a procedure.	JUL 199	97
	For the above definition, the following is not covered:	JUN 19	999
	Transplant of any other organs, parts of organs, tissues or cells.	OCT 20)02
MOTOR NEURONE DISEASE	A definite diagnosis of motor neurone disease by a consultant neurologist. There must be permanent	JAN 20)04
- RESULTING IN PERMANENT SYMPTOMS	clinical impairment of motor function.	JUL 20	04
		MAR 20	007
MULTIPLE SCLEROSIS – WITH PERSISTING SYMPTOMS	A definite diagnosis of multiple sclerosis by a consultant neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least six months.	MAY 20	010
		JAN 20	011
PARALYSIS OF LIMBS – TOTAL AND IRREVERSIBLE	Total and irreversible loss of muscle function to the whole of any two limbs.	NOV 20	011
		AUG 20	012
(PARALYSIS OF A LIMB)		APR 20)13
PARKINSON'S DISEASE – RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of Parkinson's disease by a consultant neurologist. There must be permanent clinical impairment of motor function with associated tremor, rigidity of movement and postural instability. For the above definition, the following is not covered: • Parkinson's disease secondary to drug abuse.	SEP 20)14
		DEC 20)15
		MAR 20	016
		APR 20)18
	A definite diagnosis of primary pulmonary hypertension. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*.	NOV 20	018
HYPERTENSION – OF SPECIFIED SEVERITY		JUL 20 ⁴)19
	*NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.	MAR 20	023
	For the above definition, the following are not covered:	APR 202)24
	Pulmonary hypertension secondary to any other known cause i.e. not Primary.		

18 MARCH 2007		FEB 1996
PROGRESSIVE SUPRANUCLEAR PALSY – RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of progressive supranuclear palsy by a consultant neurologist. There must be permanent clinical impairment of eye movements and motor function.	JUN 1996 JUL 1997 JUN 1999 OCT 2002
RESPIRATORY FAILURE - OF ADVANCED STAGE	 Advanced stage emphysema or other chronic lung disease, resulting in all of the following: The need for regular oxygen treatment on a permanent basis. The permanent impairment of lung function tests as follows; Forced Vital Capacity (FVC) and Forced Expiratory Volume at 1 second (FEV1) being less than 50% of normal. 	JAN 2004 JUL 2004 MAR 2007 MAY 2010
STROKE - RESULTING IN PERMANENT SYMPTOMS	Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: • Transient ischaemic attack. • Traumatic injury to brain tissue or blood vessels.	JAN 2011 NOV 2011 AUG 2012 APR 2013
SYSTEMIC LUPUS ERYTHEMATOSUS – WITH SEVERE COMPLICATIONS	A definite diagnosis of systemic lupus erythematosus by a consultant rheumatologist resulting in either of the following: • Permanent neurological deficit with persisting clinical symptoms; or • The permanent impairment of kidney function tests as follows; Glomerular Filtration Rate (GFR) below 30 ml/min.	SEP 2014 DEC 2015 MAR 2016 APR 2018
TERMINAL ILLNESS	Advanced or rapidly progressing incurable illness where, in the opinions of an attending consultant and our Chief Medical Officer, the life expectancy is no greater than 12 months for the above definition, the following is not covered: • Terminal Illness as defined above during the last eighteen months of the policy.	NOV 2018 JUL 2019 MAR 2023 APR 2024
THIRD DEGREE BURNS – COVERING 20% OF THE BODY'S SURFACE AREA	Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area.	

18 MARCH 2007		FEB 1996
18 MARCH 2007 TOTAL AND PERMANENT DISABILITY	 The Guaranteed Sum Assured will be payable: (a) If the Life Assured is not in gainful occupation immediately before the onset of disability, and suffers through illness or accident, a mental or physical irreversible disability, which in the opinion of The Chief Medical Officer of Legal & General, results in the Life Assured being permanently unable to perform, without the direct assistance of another person, three or more of the following functions: 1. Walking: The ability to walk a distance of 200 metres on flat ground with or without the aid of a walking stick and without stopping or experiencing discomfort. 2. Bending: The ability to get into or out of a standard saloon car, and the ability to bend or kneel to pick up an object from the floor and straighten up again. 3. Communicating: The ability to answer a telephone and to take a message. 4. Reading: Having the required eyesight (corrected if necessary) to be able to read a daily newspaper. 5. Writing: Having the physical ability to write legibly using a pen or a pencil without aid. 6. Climbing: Having the ability to climb up a flight of 12 stairs without stopping or suffering severe discomfort. OR (b) If the Life Assured is engaged in a gainful occupation immediately before the onset of disability and is, by reason of sickness or accident, totally unable to follow his/her own occupation and in the opinion of Legal & General is likely to remain so permanently. Such decision will be based on all the medical evidence available. If in gainful employment the claim will be assessed on the occupation followed 	FEB 1996 JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004 MAR 2007 MAY 2010 JAN 2011 NOV 2011 AUG 2012 APR 2013 SEP 2014
	immediately before the onset of disability.	DEC 2015
TRAUMATIC HEAD INJURY – RESULTING IN PERMANENT SYMPTOMS	Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms.	MAR 2016
		APR 2018
		NOV 2018

JUL 2019 **MAR 2023 APR 2024**

FEB 1996 JUN 1996

JUL 1997

JUN 1999

23 MAY 2010

Summary – Changes to Benign Brain Tumour, Coma, Coronary Artery By-pass Grafts, Heart Valve Replacement or Repair, HIV infection, Loss of hand or foot, Paralysis of a limb, Parkinson's Disease and Third Degree Burns. Mastectomy, Multiple System Atrophy, Open Heart Surgery and Removal of an Eyeball added.

		OCT 2002
ALZHEIMER'S DISEASE	No change	JAN 2004
AORTA GRAFT SURGERY	No change	JUL 2004
		MAR 2007
APLASTIC ANAEMIA	No change	MAY 2010
BACTERIAL MENINGITIS	No change	JAN 2011
		NOV 2011
BENIGN BRAIN TUMOUR	A non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in either surgical removal or permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered:	AUG 2012
- RESULTING IN EITHER SURGICAL REMOVAL OR PERMANENT		APR 2013
SYMPTOMS	• Tumours in the pituitary gland.	SEP 2014
	• Angiomas.	DEC 2015
BLINDNESS	No change	MAR 2016
		APR 2018
CANCER	No change	NOV 2018
		JUL 2019
CARDIOMYOPATHY	No change	MAR 2023
СОМА	A state of unconsciousness with no reaction to external stimuli or internal needs which results in	APR 2024
- RESULTING IN PERMANENT SYMPTOMS	permanent neurological deficit with persisting clinical symptoms.	
	For the above definition, the following is not covered:	
	Coma secondary to alcohol or drug abuse.	

23 MAY 2010		FEB 1996
CORONARY ARTERY	The undergoing of surgery requiring anterolateral thoracotomy on the advice of a consultant cardiologist	JUN 1996
BY-PASS GRAFTS	to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.	JUL 1997
- WITH SURGICAL THORACOTOMY	For the above definition the following are not covered: balloon angioplasty 	JUN 1999
	• atherectomy	OCT 2002
	• rotablation	JAN 2004
	 insertion of stents, and laser treatment. 	JUL 2004
		MAR 2007
CREUTZFELDT-JAKOB	No change	MAY 2010
DISEASE (CJD)		JAN 2011
DEAFNESS	No change	NOV 2011
		AUG 2012
DEMENTIA	No change	APR 2013
ENCEPHALITIS	No change	SEP 2014
		DEC 2015
HEART ATTACK	No change	MAR 2016
		APR 2018
HEART VALVE REPLACEMENT OR REPAIR	The undergoing of surgery requiring anterolateral thoracotomy on the advice of a consultant cardiologist to replace or repair one or more heart valves.	NOV 2018
- WITH SURGICAL THORACOTOMY		JUL 2019
HIV INFECTION	Infection by Human Immunodeficiency Virus resulting from:	MAR 2023
– CAUGHT FROM A BLOOD	a blood transfusion given as part of medical treatment	APR 2024
TRANSFUSION, PHYSICAL ASSAULT OR ACCIDENT	• a physical assault; or	
AT WORK	 an incident occurring during the course of performing normal duties of employment; after the start of the policy and satisfying all of the following: 	

23 MAY 2010		FEB 1996
HIV INFECTION – CAUGHT FROM A BLOOD	 The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. 	JUN 1996 JUL 1997
TRANSFUSION, PHYSICAL ASSAULT OR ACCIDENT	 Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative 	JUN 1999
AT WORK Continued	HIV antibody test taken within five days of the incident.	OCT 2002
Commuted	 There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. 	JAN 2004
	 The incident causing infection must have occurred in one of the following countries: Australia, Austria, Belgium, Bulgaria, Canada, the Channel Islands, Cyprus, the Czech Republic, Denmark, Estonia, Finland, 	JUL 2004
	France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Iceland, the Isle of Man, Italy, Japan, Latvia,	MAR 2007
	Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, New Zealand, Norway, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, the United Kingdom and	MAY 2010
	the United States of America. For the above definition, the following is not covered:	JAN 2011
	 HIV infection resulting from any other means, including sexual activity or drug abuse. 	NOV 2011
		AUG 2012
KIDNEY FAILURE	No change	APR 2013
LIVER FAILURE	No change	SEP 2014
		DEC 2015
LOSS OF HAND OR FOOT – PERMANENT PHYSICAL SEVERANCE	Permanent physical severance of a hand or foot at or above the wrist or ankle joints.	MAR 2016
		APR 2018
LOSS OF SPEECH	No change	NOV 2018
		JUL 2019
MAJOR ORGAN TRANSPLANT	No change	MAR 2023
		APR 2024

23 MAY 2010		FEB 1996
MASTECTOMY FOR DUCTAL CARCINOMA IN SITU (DUCTAL CARCINOMA IN SITU OF THE BREAST) - REQUIRING TOTAL REMOVAL OF THE BREAST	 The undergoing of a mastectomy operation (total removal of all the tissue of at least one breast) on the advice of your hospital consultant following the diagnosis of ductal carcinoma in situ of the breast. For the above definition, the following are not covered: Prophylactic mastectomy without histological evidence of ductal carcinoma in situ, and Any other surgical procedures such as lumpectomy, partial mastectomy and partial or total sub cutaneous mastectomy. 	JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004
MOTOR NEURONE DISEASE	No change	JUL 2004 MAR 2007
MULTIPLE SCLEROSIS	No change	MAY 2010
MULTIPLE SYSTEM ATROPHY – RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of multiple system atrophy by a consultant neurologist. There must be evidence of permanent clinical impairment of either: • motor function with associated rigidity of movement or • the ability to coordinate muscle movement or • bladder control and postural hypotension.	JAN 2011 NOV 2011 AUG 2012 APR 2013 SEP 2014
OPEN HEART SURGERY – WITH MEDIAN STERNOTOMY	The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist to correct any structural abnormality of the heart.	DEC 2014
PARALYSIS OF A LIMB – TOTAL AND IRREVERSIBLE	Total and irreversible loss of muscle function to the whole of any one limb.	APR 2018
PARKINSON'S DISEASE - RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of Parkinson's disease by a consultant neurologist. There must be permanent clinical impairment of motor function with associated tremor, rigidity of movement and postural instability.	JUL 2019 MAR 2023
		APR 2024

23 MAY 2010		FEB 1996
		JUN 1996
PRIMARY PULMONARY HYPERTENSION	No change	JUL 1997
		JUN 1999
PROGRESSIVE	No change	OCT 2002
SUPRANUCLEAR PALSY		JAN 2004
REMOVAL OF AN EYEBALL	Surgical removal of an eyeball as a result of injury or disease.	JUL 2004
- DUE TO INJURY OR DISEASE	For the above definition the following is not covered:	MAR 2007
	Self inflicted injuries.	MAY 2010
	No change	JAN 2011
RESPIRATORY FAILURE		NOV 2011
SYSTEMIC LUPUS ERYTHEMATOSUS	No change	AUG 2012
		APR 2013
		SEP 2014
STROKE	No change	DEC 2015
TERMINAL ILLNESS	No change	MAR 2016
		APR 2018
	Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area or covering 50% of the area of the face or head.	NOV 2018
- COVERING 20% OF THE SURFACE AREA OF THE BODY		JUL 2019
OR 50% OF THE FACE/HEAD		MAR 2023
		APR 2024

MAY 2010	
AL AND PERMANENT DISABILITY	
TAL AND PERMANENT DISADILITY	No change
UMATIC HEAD INJURY	No change

9 JANUARY 2011			FEB 1996
Summary – Third Degree Burns defi	Summary – Third Degree Burns definition improved.		JUN 1996
]	JUL 1997
ALZHEIMER'S DISEASE	No change		JUN 1999
ALZHEIMER 5 DISEASE			OCT 2002
AORTA GRAFT SURGERY	No shanga		JAN 2004
AUNIA GRAFI SURGENT	No change		JUL 2004
APLASTIC ANAEMIA	No change		MAR 2007
			MAY 2010
BACTERIAL MENINGITIS	No change	1	JAN 2011
			NOV 2011
BENIGN BRAIN TUMOUR	No change		AUG 2012
		1	APR 2013
BLINDNESS	No change		SEP 2014
		1	DEC 2015
CANCER	No change		MAR 2016
			APR 2018
CARDIOMYOPATHY	No change		
			NOV 2018
СОМА	No change		JUL 2019
		1	MAR 2023
CORONARY ARTERY	No change		APR 2024
BY-PASS GRAFTS			

9 JANUARY 2011		FEB 1996
		JUN 1996
CREUTZFELDT-JAKOB DISEASE (CJD)	No change	JUL 1997
		JUN 1999
DEAFNESS	No change	OCT 2002
		JAN 2004
DEMENTIA	No change	JUL 2004
		MAR 2007
ENCEPHALITIS	No change	MAY 2010
		JAN 2011
HEART ATTACK	No change	NOV 2011
		AUG 2012
HEART VALVE REPLACEMENT OR REPAIR	No change	APR 2013
		SEP 2014
HIV INFECTION	No change	DEC 2015
		MAR 2016
KIDNEY FAILURE	No change	APR 2018
RIDNETTRIEORE		NOV 2018
END STAGE LIVER FAILURE	No change	JUL 2019
		MAR 2023
LOSS OF HAND OR FOOT	No change	APR 2024

9 JANUARY 2011		FEB 1996
		JUN 1996
LOSS OF SPEECH	No change	JUL 1997
		JUN 1999
MAJOR ORGAN TRANSPLANT	No change	OCT 2002
MASTECTOMY FOR DUCTAL		JAN 2004
CARCINOMA IN SITU	No change	JUL 2004
(DUCTAL CARCINOMA IN SITU OF THE BREAST)		MAR 2007
		MAY 2010
MOTOR NEURONE DISEASE	No change	JAN 2011
		NOV 2011
MULTIPLE SCLEROSIS	No change	AUG 2012
		APR 2013
MULTIPLE SYSTEM ATROPHY	No change	SEP 2014
		DEC 2015
OPEN HEART SURGERY	No change	MAR 2016
PARALYSIS OF A LIMB	No change	APR 2018
		NOV 2018
PARKINSON'S DISEASE	No change	JUL 2019
		MAR 2023
PRIMARY PULMONARY HYPERTENSION	No change	APR 2024

9 JANUARY 2011		FEB 1996
		JUN 1996
PROGRESSIVE SUPRANUCLEAR PALSY	No change	JUL 1997
		JUN 1999
REMOVAL OF AN EYEBALL	No change	OCT 2002
RESPIRATORY FAILURE	No change	JAN 2004
		JUL 2004
SYSTEMIC LUPUS ERYTHEMATOSUS	No change	MAR 2007
		MAY 2010
STROKE	No change	JAN 2011
		NOV 2011
TERMINAL ILLNESS	No change	AUG 2012
THIRD DEGREE BURNS	Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue	APR 2013
- COVERING 20% OF THE SURFACE AREA OF THE BODY OR 20% OF	and covering at least 20% of the body's surface area or covering 20% of the area of the face or head.	SEP 2014
THE FACE/HEAD		DEC 2015
TOTAL AND PERMANENT DISABILITY	No change	MAR 2016
		APR 2018
		NOV 2018
TRAUMATIC HEAD INJURY	No change	JUL 2019
		MAR 2023

MAR 2023

27 NOVEMBER 2011		FEB 1996
		JUN 1996
Summary – Coma and Coronary ar	tery by-pass grafts definitions clarified.	JUL 1997
ALZHEIMER'S DISEASE	No change	JUN 1999
		OCT 2002
AORTA GRAFT SURGERY	No change	JAN 2004
		JUL 2004
APLASTIC ANAEMIA	No change	MAR 2007
BACTERIAL MENINGITIS	No change	MAY 2010
		JAN 2011
BENIGN BRAIN TUMOUR	No change	NOV 2011
BLINDNESS	No change	AUG 2012
		APR 2013
CANCER	No change	SEP 2014
CARDIOMYOPATHY		DEC 2015
CARDIOWYOPATHY	No change	MAR 2016
СОМА	A state of unconsciousness with no reaction to external stimuli or internal needs which:	APR 2018
- RESULTING IN PERMANENT SYMPTOMS	Requires the use of life support systems; and	NOV 2018
	 Results in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following is not covered: 	JUL 2019
	Coma secondary to drug or alcohol abuse	MAR 2023
		APR 2024

27 NOVEMBER 2011		FEB 1996
CORONARY ARTERY BY-PASS GRAFTS – WITH SURGERY TO DIVIDE THE BREASTBONE OR ANTEROLATERAL THORACTOMY	The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) or anterolateral thoracotomy on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts. For the above definition the following are not covered: • Any other surgical procedure or treatment	JUN 1996 JUL 1997 JUN 1999 OCT 2002
CREUTZFELDT-JAKOB DISEASE (CJD)	No change	JAN 2004 JUL 2004
DEAFNESS	No change	MAR 2007 MAY 2010
DEMENTIA	No change	JAN 2011 NOV 2011
ENCEPHALITIS	No change	AUG 2012
HEART ATTACK	No change	APR 2013 SEP 2014
HEART VALVE REPLACEMENT OR REPAIR	No change	DEC 2015
HIV INFECTION	No change	MAR 2016 APR 2018
KIDNEY FAILURE	No change	NOV 2018 JUL 2019
		MAR 2023

27 NOVEMBER 2011		FEB 1996
		JUN 1996
END STAGE LIVER FAILURE	No change	JUL 1997
LOSS OF HAND OR FOOT	No change	JUN 1999
		OCT 2002
LOSS OF SPEECH	No change	JAN 2004
MAJOR ORGAN TRANSPLANT	No change	JUL 2004
		MAR 2007
MASTECTOMY FOR DUCTAL	No change	MAY 2010
CARCINOMA IN SITU (DUCTAL CARCINOMA IN SITU OF THE		JAN 2011
BREAST)		NOV 2011
MOTOR NEURONE DISEASE	No change	AUG 2012
		APR 2013
MULTIPLE SCLEROSIS	No change	SEP 2014
MULTIPLE SYSTEM ATROPHY	No change	DEC 2015
		MAR 2016
OPEN HEART SURGERY	No change	APR 2018
PARALYSIS OF A LIMB	Ne shanga	NOV 2018
PARALISIS OF A LIIVID	No change	JUL 2019
		MAR 2023

27 NOVEMBER 2011		FEB 1996
		JUN 1996
PARKINSON'S DISEASE	No change	JUL 1997
PRIMARY PULMONARY	No change	JUN 1999
HYPERTENSION		OCT 2002
PROGRESSIVE SUPRANUCLEAR	No change	JAN 2004
PALSY		JUL 2004
REMOVAL OF AN EYEBALL		MAR 2007
	No change	MAY 2010
RESPIRATORY FAILURE	No change	JAN 2011
		NOV 2011
SYSTEMIC LUPUS ERYTHEMATOSUS	No change	AUG 2012
		APR 2013
STROKE	No change	SEP 2014
TERMINAL ILLNESS	No change	DEC 2015
		MAR 2016
THIRD DEGREE BURNS	No change	APR 2018
TOTAL AND PERMANENT DISABILITY	No change	NOV 2018
		JUL 2019
		MAR 2023
TRAUMATIC HEAD INJURY	No change	APR 2024

FEB 1996 JUN 1996

JUL 1997

JUN 1999

05 AUGUST 2012

Summary – Changes to Cancer, Ductal carcinoma in situ of the breast, Heart valve replacement or repair, Multiple sclerosis, Parkinson's disease, Stroke, Terminal illness, Total and Permanent Disability. Low grade prostate cancer added.

ALZHEIMER'S DISEASE	No change	OCT 2002
		JAN 2004
ANGIOPLASTY	No change	JUL 2004
		MAR 2007
AORTA GRAFT SURGERY	No change	MAY 2010
		JAN 2011
APLASTIC ANAEMIA	No change	NOV 2011
		AUG 2012
BACTERIAL MENINGITIS	No change	APR 2013
BENIGN BRAIN TUMOUR	No change	SEP 2014
		DEC 2015
BLINDNESS	No change	MAR 2016
		APR 2018
CANCER	Any malignant tumour positively diagnosed with histological confirmation and characterised by the	NOV 2018
– EXCLUDING LESS ADVANCED CASES	uncontrolled growth of malignant cells and invasion of tissue.	JUL 2019
UNDED	The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).	MAR 2023
	For the above definition, the following are not covered:	APR 2024
	All cancers which are histologically classified as any of the following:	
	– pre-malignant;	
	– non-invasive;	

05 AUGUST 2012		FEB 1996
CANCER - EXCLUDING LESS ADVANCED CASES Continued	 cancer in situ; having either borderline malignancy; or having low malignant potential. All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0. Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A. Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of the skin). Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs. 	JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004 MAR 2007 MAY 2010 JAN 2011
CARDIOMYOPATHY	No change	NOV 2011
СОМА	No change	AUG 2012
CORONARY ARTERY BY-PASS GRAFTS	No change	SEP 2014 DEC 2015
CREUTZFELDT-JAKOB DISEASE (CJD)	No change	MAR 2016 APR 2018
DEAFNESS	No change	NOV 2018
DEMENTIA	No change	JUL 2019 MAR 2023
		APR 2024

05 AUGUST 2012		FEB 1996
DUCTAL CARCINOMA IN SITU OF THE BREAST – TREATED BY SURGERY	 The undergoing of surgery on the advice of your hospital consultant following the diagnosis of ductal carcinoma in situ of the breast. For the above definition the following is not covered: Any other type of treatment. Only one claim per policy can be made. 	JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004
ENCEPHALITIS	No change	JUL 2004
HEART ATTACK	No change	MAR 2007 MAY 2010
HEART VALVE REPLACEMENT OR REPAIR – WITH SURGERY	The undergoing of surgery on the advice of a consultant cardiologist to replace or repair one or more heart valves.	JAN 2011 NOV 2011
HIV INFECTION	No change	AUG 2012
KIDNEY FAILURE	No change	APR 2013 SEP 2014
LIVER FAILURE	No change	DEC 2015
LOSS OF HANDS OR FEET	No change	MAR 2016 APR 2018
LOSS OF SPEECH	No change	NOV 2018 JUL 2019
		MAR 2023

05 AUGUST 2012		FEB 1996
LOW GRADE PROSTATE CANCER	The undergoing of treatment on the advice of your hospital consultant following the diagnosis of	JUN 1996
- REQUIRING TREATMENT	a malignant tumour of the prostate positively diagnosed and histologically classified as having a	JUL 1997
	Gleason score between 2 and 6 inclusive and having progressed to clinical TNM classification T1N0M0. For the above definition, the following are not covered:	JUN 1999
	 Prostatic intraepithelial neoplasia (PIN) 	OCT 2002
	Observation or surveillance	JAN 2004
	 Surgical biopsy Only one claim per policy can be made. 	JUL 2004
		MAR 2007
MAJOR ORGAN TRANSPLANT	No change	MAY 2010
MOTOR NEURONE DISEASE		JAN 2011
MOTOR NEORONE DISEASE	No change	NOV 2011
MULTIPLE SCLEROSIS	A definite diagnosis of multiple sclerosis by a consultant neurologist.	AUG 2012
	There must be current clinical impairment of motor or sensory function caused by multiple sclerosis.	APR 2013
MULTIPLE SYSTEM ATROPHY	No change	SEP 2014
		DEC 2015
OPEN HEART SURGERY	No change	MAR 2016
PARALYSIS OF LIMBS	No change	APR 2018
		NOV 2018
		JUL 2019

MAR 2023 APR 2024

05 AUGUST 2012		FEB 1996
PARKINSON'S DISEASE	A definite diagnosis of Parkinson's disease by a consultant neurologist. There must be permanent clinical impairment of motor function with associated tremor, muscle rigidity and postural instability. For the above definition the following are not covered: Other Parkinsonian syndromes. 	JUN 1996 JUL 1997 JUN 1999 OCT 2002
PRIMARY PULMONARY HYPERTENSION	No change	JAN 2004 JUL 2004 MAR 2007
PROGRESSIVE SUPRANUCLEAR PALSY	No change	MAY 2007 JAN 2010
REMOVAL OF AN EYEBALL	No change	NOV 2011 AUG 2012
RESPIRATORY FAILURE	No change	APR 2013 SEP 2014
STROKE – RESULTING IN PERMANENT SYMPTOMS	Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following is not covered: • Transient ischaemic attack.	DEC 2015 MAR 2016 APR 2018
SYSTEMIC LUPUS ERYTHEMATOSUS	No change	NOV 2018 JUL 2019 MAR 2023
		APR 2024

05 AUGUST 2012		FEB 1996
TERMINAL ILLNESS	 A definite diagnosis by your hospital consultant of an illness that satisfies both of the following: The illness either has no known cure or has progressed to the point where it cannot be cured; and In the opinion of your hospital consultant and our Medical Officer, the illness is expected to lead to death within 12 months. No terminal illness claim can be made after the death of the life assured or within the 12 months immediately before the policy expiry date. If decreasing cover is shown in the policy schedule, the amount payable will be the amount of cover calculated on the date we receive confirmation of the diagnosis. 	JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004 MAR 2007
THIRD DEGREE BURNS	No change	MAY 2010
TOTAL AND PERMANENT DISABILITY - OF SPECIFIED SEVERITY	Your policy schedule will show which of the following total and permanent disability definitions applies to you: Total and permanent disability – <i>unable to do your own occupation ever again.</i> Loss of the physical or mental ability through an illness or injury to the extent that the life assured is unable to do the material and substantial duties of their own occupation ever again. The material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of the life assured's own occupation that cannot reasonably be omitted or modified. Own occupation means your trade, profession or type of work you do for profit or pay. It is not a specific job with any particular employer and is irrespective of location and availability. The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the life assured expects to retire. For the above definition, disabilities for which the relevant specialists cannot give a clear prognosis are not covered. Total and permanent disability – <i>unable to do three specified work tasks ever again.</i> Loss of the physical ability through an illness or injury to do at least three of the six work tasks listed below ever again. The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the life assured expects to retire. Total and permanent disability through an illness or injury to do at least three of the six work tasks listed below ever again. The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the life assured expects to retire. The life assured must need the help or supervision of another person and be unable to perform the task on their own, even with the use of special equipment routin	JAN 2011 NOV 2011 AUG 2012 APR 2013 SEP 2014 DEC 2015 MAR 2016 APR 2018 NOV 2018 JUL 2019 MAR 2023 APR 2024

NOV 2018

JUL 2019 MAR 2023 APR 2024

05 AUGUST 2012		FEB 1996
		JUN 1996
TOTAL AND PERMANENT DISABILITY - OF SPECIFIED SEVERITY	The specified work tasks are: Walking:	JUL 1997
Continued	The ability to walk more than 200 metres on a level surface.	JUN 1999
	Climbing:	
	The ability to climb up a flight of 12 stairs and down again, using the handrail if needed.	OCT 2002
	Lifting: The ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the	JAN 2004
	object on the table.	JUL 2004
	Bending: The ability to bend or kneel to touch the floor and straighten up again.	MAR 2007
	Getting in and out of a car:	MAY 2010
	The ability to get into a standard saloon car, and out again.	JAN 2011
	Writing : The manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer	
	keyboard.	NOV 2011
	For the above definition, disabilities for which the relevant specialists cannot give a clear prognosis are	AUG 2012
	not covered.	APR 2013
TRAUMATIC HEAD INJURY	No change	SEP 2014
		DEC 2015
		MAR 2016
		APR 2018

14 APRIL 2013		FEB 1996
Summary – Changes to Major Org	an Transplant and Total and Permanent Disability. Cardiac Arrest added.	JUN 1996
		JUL 1997
ALZHEIMER'S DISEASE	No change	JUN 1999 OCT 2002
ANGIOPLASTY		JAN 2004
ANGIOPLASTY	No change	JUL 2004
AORTA GRAFT SURGERY	No change	MAR 2007
		MAY 2010
APLASTIC ANAEMIA	No change	JAN 2011
		NOV 2011
BACTERIAL MENINGITIS	No change	AUG 2012
		APR 2013
BENIGN BRAIN TUMOUR	No change	SEP 2014
BLINDNESS	No change	DEC 2015
		MAR 2016
CANCER	No change	APR 2018
		NOV 2018
	Sudden loss of heart function with interruption of blood circulation around the body resulting in	JUL 2019
- WITH INSERTION OF A DEFIBRILLATOR	unconsciousness, requiring resuscitation and resulting in either of the following devices being surgically implanted:	MAR 2023
	 Implantable cardioverter-defibrillator (ICD); or Cardiac resynchronisation therapy with defibrillator (CRT-D). 	APR 2024
	For the above definition the following are not covered:	
	 Insertion of a pacemaker. Insertion of a defibrillator without cardiac arrest. 	
	Cardiac arrest secondary to illegal drug abuse.	

14 APRIL 2013		FEB	B 1996
		JUN	N 1996
CARDIOMYOPATHY	No change	JUL	L 1997
		JUN	N 1999
СОМА	No change	ОСТ	T 2002
CORONARY ARTERY	No change	JAN	V 2004
BY-PASS GRAFTS	No change	JUL	L 2004
		MAF	R 2007
CREUTZFELDT-JAKOB DISEASE (CJD)	No change	MA	Y 2010
		JAN	N 2011
DEAFNESS	No change	NO	V 2011
		AUG	G 2012
DEMENTIA	No change	APR	R 2013
		SEP	P 2014
DUCTAL CARCINOMA	No change	DEC	C 2015
IN SITU OF THE BREAST		MAF	R 2016
ENCEPHALITIS	No change	APF	R 2018
		NO\	V 2018
HEART ATTACK	No change	JUL	L 2019
		MAF	R 2023
		APF	R 2024

14 APRIL 2013		FEB 1996
		JUN 1996
HEART VALVE REPLACEMENT OR REPAIR	No change	JUL 1997
neram		JUN 1999
HIV INFECTION	No change	OCT 2002
		JAN 2004
KIDNEY FAILURE	No change	JUL 2004
		MAR 2007
LIVER FAILURE	No change	MAY 2010
		JAN 2011
LOSS OF HANDS OR FEET	No change	NOV 2011
		AUG 2012
LOSS OF SPEECH	No change	APR 2013
		SEP 2014
LOW GRADE PROSTATE CANCER	No change	DEC 2015
		MAR 2016
MAJOR ORGAN TRANSPLANT	The undergoing as a recipient of a transplant of bone marrow or of a complete heart, kidney, lung, pancreas, liver or lobe of liver, or inclusion on an official UK, Channel Islands or Isle of Man waiting	APR 2018
	list for such a procedure.	NOV 2018
	For the above definition, the following is not covered:	
	 Transplant of any other organs, parts of organs, tissues or cells. 	JUL 2019
		MAR 2023

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14 APRIL 2013		FEB	1996
		JUN	l 1996
MOTOR NEURONE DISEASE	No change	JUL	. 1997
MULTIPLE SCLEROSIS	No change	JUN	l 1999
		ОСТ	2002
MULTIPLE SYSTEM ATROPHY	No change	JAN	2004
		JUL	2004
OPEN HEART SURGERY	No change	MAR	R 2007
		MAY	(2010
PARALYSIS OF LIMBS	No change	JAN	l 2011
		NOV	/ 2011
PARKINSON'S DISEASE	No change	AUG	G 2012
		APR	2013
PRIMARY PULMONARY HYPERTENSION	No change	SEP	2014
		DEC	2015
PROGRESSIVE SUPRANUCLEAR PALSY	No change	MAR	R 2016
PROGRESSIVE SUPRANUCLEAR PALST		APR	2018
		NOV	/ 2018
REMOVAL OF AN EYEBALL	No change	JUL	. 2019
		MAR	R 2023
RESPIRATORY FAILURE	No change	APR	2024

14 APRIL 2013		FEB 1996
		JUN 1996
STROKE	No change	JUL 1997
		JUN 1999
SYSTEMIC LUPUS ERYTHEMATOSUS	No change	OCT 2002
		JAN 2004
TERMINAL ILLNESS		JUL 2004
	No change	MAR 2007
THIRD DEGREE BURNS	No change	MAY 2010
		JAN 2011
TOTAL AND PERMANENT DISABILITY	We define total and permanent disability in two ways. The definition we apply to you will depend on	NOV 2011
- OF SPECIFIED SEVERITY	what kind of job you do and if you're paid for the work you do.	AUG 2012
	Your Policy Schedule will show if total and permanent disability is included in your policy and which of the following definitions apply to you:	APR 2013
	1. Total and permanent disability – unable to do your own occupation ever again.	SEP 2014
	Loss of the physical or mental ability through an illness or injury to the extent that the life assured is unable to do the material and substantial duties of their own occupation ever again. The material and	DEC 2015
	substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of the life assured's own occupation that cannot reasonably be omitted or modified.	MAR 2016
	Own occupation means your trade, profession or type of work you do for profit or pay. It is not a specific	APR 2018
	job with any particular employer and is irrespective of location and availability. The relevant specialists must reasonably expect that the disability will last throughout life with no	NOV 2018
	prospect of improvement, irrespective of when the cover ends or the life assured expects to retire.	JUL 2019
	For the above definition, disabilities for which the relevant specialists cannot give a clear prognosis are not covered.	MAR 2023
	2. Total and permanent disability – unable to do three specified work tasks ever again.	APR 2024
	Loss of the physical ability through an illness or injury to do at least three of the six work tasks listed below ever again.	
	The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the life assured expects to retire.	

14 APRIL 2013		FEB 1996
TOTAL AND PERMANENT DISABILITY - OF SPECIFIED SEVERITY Continued	The life assured must need the help or supervision of another person and be unable to perform the task on their own, even with the use of special equipment routinely available to help and having taken any appropriate prescribed medication. The specified work tasks are: Walking: The ability to walk more than 200 metres on a level surface. Climbing: The ability to climb up a flight of 12 stairs and down again, using the handrail if needed. Lifting: The ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the object on the table. Bending: The ability to bend or kneel to touch the floor and straighten up again. Getting in and out of a car: The ability to get into a standard saloon car, and out again. Writing: The manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer keyboard.	JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004 MAR 2007 MAY 2010 JAN 2011 AUG 2012 APR 2013 SEP 2014
TRAUMATIC HEAD INJURY	No change	DEC 2015
		MAR 2016
		APR 2018
		NOV 2018

JUL 2019

MAR 2023

21 SEPTEMBER 2014

Summary – Enhancements to Blindness, Cancer, Deafness, Heart attack, Multiple sclerosis and Stroke definitions. Ductal carcinoma in situ of the breast changed to Carcinoma in situ of the breast.

		JUN 199	99
ALZHEIMER'S DISEASE	No change	OCT 200	02
		JAN 200	04
ANGIOPLASTY	No change	JUL 200	04
		MAR 20	07
AORTA GRAFT SURGERY	No change	MAY 20	10
		JAN 20 ′	11
APLASTIC ANAEMIA	No change	NOV 20	11
BACTERIAL MENINGITIS		AUG 20	12
DACTERIAL MENINGITIS	No change	APR 201	13
BENIGN BRAIN TUMOUR	No change	SEP 201	14
		DEC 201	15
BLINDNESS – PERMANENT AND IRREVERSIBLE	Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 6/60 or worse in the better eye using a Snellen eye chart.	MAR 20	16
		APR 201	18
		NOV 20	18

FEB 1996 JUN 1996

JUL 1997

JUL 2019 MAR 2023 APR 2024

21 SEPTEMBER 2014		FEB 1996
		JUN 1996
CANCER – EXCLUDING LESS ADVANCED	Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.	JUL 1997
CASES	The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma	JUN 1999
	(lymphoma confined to the skin). For the above definition, the following are not covered:	OCT 2002
	 All cancers which are histologically classified as any of the following: 	JAN 2004
	– pre-malignant;	JUL 2004
	– non-invasive;	MAR 2007
	– cancer in situ; – having either borderline malignancy; or	
	– having low malignant potential.	MAY 2010
	• All tumours of the prostate unless histologically classified as having a Gleason score greater than 6	JAN 2011
	 or having progressed to at least clinicalTNM classificationT2N0M0. Malignant melanoma unless it has been histologically classified as having caused invasion beyond 	NOV 2011
	the epidermis (outer layer of the skin).	AUG 2012
	 Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs. 	APR 2013
		SEP 2014
CARCINOMA IN SITU OF THE BREAST	The undergoing of surgery on the advice of your hospital consultant following the diagnosis of	DEC 2015
- TREATED BY SURGERY	carcinoma in situ of the breast.	MAR 2016
	For the above definition the following is not covered:	APR 2018
	Any other type of treatment.	NOV 2018
		JUL 2019
CARDIAC ARREST	No change	
		MAR 2023
CARDIOMYOPATHY	No change	APR 2024

21 SEPTEMBER 2014		FEB 1996
		JUN 1996
СОМА	No change	JUL 1997
CORONARY ARTERY		JUN 1999
BY-PASS GRAFTS	No change	OCT 2002
		JAN 2004
CREUTZFELDT-JAKOB DISEASE (CJD)	No change	JUL 2004
		MAR 2007
	Permanent and irreversible loss of hearing to the extent that the loss is greater than 70 decibels across all frequencies in the better ear using a pure tone audiogram.	MAY 2010
DEAFNESS – PERMANENT AND IRREVERSIBLE		JAN 2011
		NOV 2011
DEMENTIA	No change	AUG 2012
		APR 2013
	No change	SEP 2014
ENCEPHALITIS		DEC 2015
		MAR 2016
		APR 2018
		NOV 2018

JUL 2019

MAR 2023

21 SEPTEMBER 2014		FEB 1996
HEART ATTACK - OF SPECIFIED SEVERITY	 Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: New characteristic electrocardiographic changes. The characteristic rise of biochemical cardiac specific markers such as troponins or enzymes. The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered: Other acute coronary syndromes including but not limited to angina. 	JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004
HEART VALVE REPLACEMENT OR REPAIR	No change	MAR 2007 MAY 2010 JAN 2011
HIV INFECTION	No change	NOV 2011 AUG 2012
	No change	APR 2013
LIVER FAILURE	No change	SEP 2014 DEC 2015
LOSS OF HANDS OR FEET	No change	MAR 2016 APR 2018
LOSS OF SPEECH	No change	NOV 2018 JUL 2019
		MAR 2023 APR 2024

MAR 2023 APR 2024

		FEB 1996
		JUN 1996
LOW GRADE PROSTATE CANCER	No change	JUL 1997
		JUN 1999
MAJOR ORGAN TRANSPLANT	No change	OCT 2002
MOTOR NEURONE DISEASE	Ne shange	JAN 2004
MOTOR NEORONE DISEASE	No change	JUL 2004
MULTIPLE SCLEROSIS	A definite diagnosis of multiple sclerosis by a consultant neurologist. There must have been clinical	MAR 2007
- WHERE THERE HAVE BEEN SYMPTOMS	impairment of motor or sensory function caused by multiple sclerosis.	MAY 2010
STIMPTOMIS		JAN 2011
MULTIPLE SYSTEM ATROPHY	No change	NOV 2011
		AUG 2012
OPEN HEART SURGERY	No change	APR 2013
		SEP 2014
PARALYSIS OF LIMBS	No change	DEC 2015
		MAR 2016
PARKINSON'S DISEASE	No change	APR 2018
		NOV 2018
		JUL 2019

		FEB 1996
PRIMARY PULMONARY	No change	JUN 1996
HYPERTENSION	No change	JUL 1997
PROGRESSIVE SUPRANUCLEAR PALSY	No change	JUN 1999
PROGRESSIVE SUPRAINUCLEAR PALST		OCT 2002
REMOVAL OF AN EYEBALL	No change	JAN 2004
RESPIRATORY FAILURE		JUL 2004
RESPIRATORY FAILORE	No change	MAR 2007
STROKE – RESULTING IN SYMPTOMS	Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in neurological deficit with paraleting aligical symptoms leating at least 24 hours.	MAY 2010
LASTING AT LEAST 24 HOURS	neurological deficit with persisting clinical symptoms lasting at least 24 hours. For the above definition, the following is not covered:	JAN 2011
	Transient ischaemic attack.	NOV 2011
SYSTEMIC LUPUS ERYTHEMATOSUS	No change	AUG 2012
		APR 2013
TERMINAL ILLNESS	A definite diagnosis by your hospital consultant of an illness that satisfies both of the following:	SEP 2014
	• The illness either has no known cure or has progressed to the point where it cannot be cured; and	DEC 2015
	 In the opinion of your hospital consultant and our Medical Officer, the illness is expected to lead to death within 12 months. 	MAR 2016
	No terminal illness claim can be made after the death of the life assured or within the 12 months immediately before the policy expiry date.	APR 2018
	If decreasing cover is shown in the policy schedule, the amount payable will be the amount of cover	NOV 2018
	calculated on the date that it is established that the life assured has met our definition of terminal illness.	JUL 2019
THIRD DEGREE BURNS	No change	MAR 2023
		APR 2024
TOTAL AND PERMANENT DISABILITY	No change	
TRAUMATIC HEAD INJURY	No change	

6 DECEMBER 2015

Summary – Changes to Benign brain tumour, Cancer, Coma, Heart attack, Kidney failure, Loss of speech, Low grade prostate cancer, Major organ transplant, Motor neurone disease, Parkinson's disease, Stroke, Traumatic brain injury. Added in Spinal stroke.

ALZHEIMER'S DISEASE	No change	OCT 2002
ANGIOPLASTY	No change	JAN 2004
ANGIOFLASTI		JUL 2004
AORTA GRAFT SURGERY	No change	MAR 2007
		MAY 2010
APLASTIC ANAEMIA	No change	JAN 2011
BACTERIAL MENINGITIS	No change	NOV 2011
		AUG 2012
BENIGN BRAIN TUMOUR – RESULTING IN EITHER	A non-malignant tumour or cyst originating from the brain, cranial nerves or meninges within the skull, resulting in either surgical removal or permanent neurological deficit with persisting clinical symptoms.	APR 2013
SURGICAL REMOVAL OR PERMANENT SYMPTOMS	For the above definition, the following are not covered:	SEP 2014
PERMANENT STWFTOMS	• Tumours in the pituitary gland.	DEC 2015
	 Tumours originating from bone tissue. Angiomas and cholesteatoma. 	MAR 2016
		APR 2018
BLINDNESS	No change	NOV 2018

FEB 1996 JUN 1996 JUL 1997 JUN 1999

JUL 2019

MAR 2023 APR 2024

6 DECEMBER 2015		FEB 1996
CANCER – EXCLUDING LESS ADVANCED	Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.	JUN 1996 JUL 1997
CASES	The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).	JUN 1999
	For the above definition, the following are not covered:	OCT 2002
	All cancers which are histologically classified as any of the following:	JAN 2004
	– pre-malignant;	
	– non-invasive;	JUL 2004
	- cancer in situ;	MAR 2007
	 having either borderline malignancy; or having low malignant potential. 	MAY 2010
	 All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above 	JAN 2011
	or having progressed to at least clinical TNM classification T2bN0M0.	NOV 2011
	 Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of the skin). 	AUG 2012
	 Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs. 	APR 2013
		SEP 2014
CARCINOMA IN SITU OF THE BREAST	No change	DEC 2015
		MAR 2010
CARDIAC ARREST	No change	APR 2018
		NOV 2018
CARDIOMYOPATHY	No change	JUL 2019
		MAR 2023

6 DECEMBER 2015		FEB 1996
COMA – WITH ASSOCIATED PERMANENT SYMPTOMS	 A state of unconsciousness with no reaction to external stimuli or internal needs which: requires the use of life support systems; and has associated permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: Coma secondary to alcohol or drug abuse. Medically induced coma. 	JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004
CORONARY ARTERY BY-PASS GRAFTS	No change	JUL 2004 MAR 2007 MAY 2010
CREUTZFELDT-JAKOB DISEASE (CJD)	No change	JAN 2011 NOV 2011
DEAFNESS	No change	AUG 2012
DEMENTIA	No change	APR 2013 SEP 2014
ENCEPHALITIS	No change	DEC 2015
		MAR 2016
		APR 2018
		NOV 2018

JUL 2019 **MAR 2023 APR 2024**

6 DECEMBER 2015		FEB 1996
HEART ATTACK – OF SPECIFIED SEVERITY	Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:	JUN 1996 JUL 1997
	New characteristic electrocardiographic changes.	JUN 1999
	• The characteristic rise of biochemical cardiac specific markers such as troponins or enzymes. The evidence must show a definite acute myocardial infarction.	OCT 2002
	For the above definition, the following are not covered:	JAN 2004
	Other acute coronary syndromes. Anging without mysegnetic information	JUL 2004
	Angina without myocardial infarction.	MAR 2007
HEART VALVE REPLACEMENT OR	No change	MAY 2010
REPAIR		JAN 2011
HIV INFECTION	No change	NOV 2011
		AUG 2012
KIDNEY FAILURE – REQUIRING PERMANENT DIALYSIS	Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is permanently required.	APR 2013
		SEP 2014
LIVER FAILURE	No change	DEC 2015
LOSS OF HANDS OR FEET	Nashanga	MAR 2016
	No change	APR 2018
LOSS OF SPEECH	Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.	NOV 2018
- TOTAL PERMANENT AND IRREVERSIBLE		JUL 2019
		MAR 2023

		FEB 1996
		JUN 1996
LOW GRADE PROSTATE CANCER – REQUIRING TREATMENT	The undergoing of treatment on the advice of your hospital consultant following the diagnosis of a malignant tumour of the prostate positively diagnosed and histologically classified as having a	JUL 1997
	Gleason score between 2 and 6 inclusive and having progressed to clinical TNM classification between T1N0M0 and T2aN0M0.	JUN 1999
	For the above definition, the following are not covered:	OCT 2002
	Prostatic intraepithelial neoplasia (PIN)	JAN 2004
	 Observation or surveillance Surgical biopsy 	JUL 2004
		MAR 2007
MAJOR ORGAN TRANSPLANT	The undergoing as a recipient of a transplant from another donor, of bone marrow or of a complete	MAY 2010
– FROM ANOTHER DONOR	heart, kidney, lung, pancreas, liver, or a lobe of the liver, or inclusion on an official UK, Channel Island	
	or Isle of Man waiting list for such a procedure. For the above definition, the following is not covered:	JAN 2011
	 Transplant of any other organs, parts of organs, tissues or cells. 	NOV 2011
		AUG 2012
MOTOR NEURONE DISEASE	A definite diagnosis of one of the following motor neurone diseases by a Consultant Neurologist:	APR 2013
- RESULTING IN PERMANENT SYMPTOMS	Amyotrophic lateral sclerosis (ALS)	SEP 2014
	 Primary lateral sclerosis (PLS) Progressive bulbar palsy (PBP) 	DEC 2015
	 Progressive buildar parsy (FBF) Progressive muscular atrophy (PMA) 	MAR 2016
	 Spinal muscular atrophy (SMA) 	
	There must also be permanent clinical impairment of motor function.	APR 2018
		NOV 2018
MULTIPLE SCLEROSIS	No change	JUL 2019
MULTIPLE SYSTEM ATROPHY	No change	MAR 2023
		APR 2024

MAR 2023 APR 2024

		FEB 1996
OPEN HEART SURGERY	No change	JUN 1996
OFEN HEATT SONGENT		JUL 1997
PARALYSIS OF LIMBS	No change	JUN 1999
		OCT 2002
PARKINSON'S DISEASE – RESULTING IN PERMANENT	A definite diagnosis of Parkinson's disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function with associated tremor and muscle rigidity.	JAN 2004
SYMPTOMS	For the above definition the following are not covered:	JUL 2004
	Other Parkinsonian syndromes/Parkinsonism.	MAR 2007
PRIMARY PULMONARY	No change	MAY 2010
HYPERTENSION	No change	JAN 2011
		NOV 2011
PROGRESSIVE SUPRANUCLEAR PALSY	No change	AUG 2012
		APR 2013
REMOVAL OF AN EYEBALL	No change	SEP 2014
RESPIRATORY FAILURE	No change	DEC 2015
		MAR 2016
SPINAL STROKE – RESULTING IN SYMPTOMS	Death of spinal cord tissue due to inadequate blood supply or haemorrhage within the spinal canal resulting in neurological deficit with persisting clinical symptoms lasting at least 24 hours.	APR 2018
LASTING AT LEAST 24 HOURS	resulting in neurological denoit with persisting clinical symptoms lasting at least 24 hours.	NOV 2018
		JUL 2019

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FEB 199	
JUN 199 STROKE Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in	96
STROKE Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in neurological deficit with persisting clinical symptoms lasting at least 24 hours. JUL 199	97
LASTING AT LEAST 24 HOURS For the above definition, the following are not covered: JUN 199 JUN 199 A Transformation to the above definition of the above definit	99
 Transient ischaemic attack. Death of tissue of the optic nerve or retina/eye stroke. 	02
JAN 200	04
SYSTEMIC LUPUS ERYTHEMATOSUS No change	04
MAR 20	07
TERMINAL ILLNESS No change MAY 20	10
JAN 20'	11
THIRD DEGREE BURNS No change NOV 20	11
TOTAL AND PERMANENT No change AUG 20	12
DISABILITY APR 20"	13
TRAUMATIC BRAIN INJURY Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting	14
- RESULTING IN PERMANENT clinical symptoms.	15
SYMPTOMS MAR 20	16
APR 207	18
NOV 20	18
JUL 201	19

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13 MARCH 2016		FEB 1996
		JUN 1996
Summary – Changes to Terminal IIIr		JUL 1997
ALZHEIMER'S DISEASE	No change	JUN 1999
		OCT 2002
ANGIOPLASTY	No change	JAN 2004
AORTA GRAFT SURGERY	No change	JUL 2004
		MAR 2007
APLASTIC ANAEMIA	No change	MAY 2010
		JAN 2011
BACTERIAL MENINGITIS	No change	NOV 2011
BENIGN BRAIN TUMOUR	No change	AUG 2012
- RESULTING IN EITHER SURGICAL REMOVAL OR		APR 2013
PERMANENT SYMPTOMS		SEP 2014
BLINDNESS		DEC 2015
	No change	MAR 2016
		APR 2018
		NOV 2018
		JUL 2019
		MAR 2023
		APR 2024

•		
13 MARCH 2016		FEB 1996
CANCER		JUN 1996
– EXCLUDING LESS ADVANCED	No change	JUL 1997
CASES		JUN 1999
CARCINOMA IN SITU OF THE BREAST	No change	OCT 2002
		JAN 2004
CARDIAC ARREST	No change	JUL 2004
CANDIAC ANNEST	No change	MAR 2007
CARDIOMYOPATHY		MAY 2010
CARDIOWIYOPATHY	No change	JAN 2011
СОМА	No change	NOV 2011
 WITH ASSOCIATED PERMANENT SYMPTOMS 		AUG 2012
		APR 2013
CORONARY ARTERY BY-PASS GRAFTS	No change	SEP 2014
		DEC 2015
CREUTZFELDT-JAKOB DISEASE (CJD)	No change	MAR 2016
		APR 2018
DEAFNESS	No change	NOV 2018
		JUL 2019
DEMENTIA	No change	MAR 2023
		APR 2024

13 MARCH 2016		FEB 1996
		JUN 1996
ENCEPHALITIS	No change	JUL 1997
HEART ATTACK	No change	JUN 1999
- OF SPECIFIED SEVERITY		OCT 2002
HEART VALVE REPLACEMENT OR	No change	JAN 2004
REPAIR		JUL 2004
HIV INFECTION		MAR 2007
	No change	MAY 2010
	No change	JAN 2011
- REQUIRING PERMANENT DIALYSIS		NOV 2011
LIVER FAILURE	No change	AUG 2012
		APR 2013
LOSS OF HANDS OR FEET	No change	SEP 2014
LOSS OF SPEECH	No change	DEC 2015
- TOTAL PERMANENT AND IRREVERSIBLE		MAR 2016
		APR 2018
LOW GRADE PROSTATE CANCER	No change	NOV 2018
- REQUIRING TREATMENT		JUL 2019
MAJOR ORGAN TRANSPLANT	No change	MAR 2023
– FROM ANOTHER DONOR		APR 2024

		FEB 1996
		JUN 1996
MOTOR NEURONE DISEASE – RESULTING IN PERMANENT	No change	JUL 1997
SYMPTOMS		JUN 1999
MULTIPLE SCLEROSIS	No change	OCT 2002
		JAN 2004
MULTIPLE SYSTEM ATROPHY	No change	JUL 2004
		MAR 2007
OPEN HEART SURGERY	No change	MAY 2010
PARALYSIS OF LIMBS	No change	JAN 2011
		NOV 2011
PARKINSON'S DISEASE – RESULTING IN PERMANENT	No change	AUG 2012
SYMPTOMS		APR 2013
PRIMARY PULMONARY		SEP 2014
HYPERTENSION	No change	DEC 2015
PROGRESSIVE SUPRANUCLEAR		MAR 2016
PALSY	No change	APR 2018
		NOV 2018
REMOVAL OF AN EYEBALL	No change	JUL 2019
RESPIRATORY FAILURE	No change	MAR 2023
		APR 2024

		FEB 1996	;
		JUN 1996	5
SPINAL STROKE – RESULTING IN SYMPTOMS	No change	JUL 1997	1
LASTING AT LEAST 24 HOURS		JUN 1999	
		OCT 2002	2
STROKE – RESULTING IN SYMPTOMS	No change	JAN 2004	4
LASTING AT LEAST 24 HOURS		JUL 2004	ł.
		MAR 200	7
SYSTEMIC LUPUS ERYTHEMATOSUS	No change	MAY 2010)
		JAN 2011	
TERMINAL ILLNESS		NOV 201 ²	
	 A definite diagnosis by your hospital consultant of an illness that satisfies both of the following: The illness either has no known cure or has progressed to the point where it cannot be cured; and 	AUG 2012	
	• In the opinion of your hospital consultant and our medical officer, the illness is expected to lead to	APR 2013	
	death within 12 months. No terminal illness claim can be made after the death of the life assured.	SEP 2014	
	If decreasing cover is shown in your Policy Schedule, the amount payable will be the amount of	DEC 2015	
	cover calculated on the date that it is established that the life assured has met our definition of terminal illness.	MAR 201	
		APR 2018	
THIRD DEGREE BURNS	No change	NOV 2018	
		JUL 2019	
TOTAL AND PERMANENT	No change		
DISABILITY		MAR 2023	
		APR 2024	ł
TRAUMATIC BRAIN INJURY – RESULTING IN PERMANENT	No change		
SYMPTOMS			

		FEB 1996
Summary – Enhancements and ame	ndments made to a number of illnesses. Alzheimer's disease is now covered as part of	JUN 1996
	ase' condition. Removal of an eyeball definition is now only available under Critical Illness	JUL 1997
o 1 1	y is now only available under Critical Illness Extra and is now covered as part of the 'Parkinson's	JUN 1999
plus symdrome' condition.		OCT 2002
		JAN 2004
ALZHEIMER'S DISEASE	Incorporated in to 'Dementia including Alzheimer's disease' definition. See below for full definition.	JUL 2004
ANGIOPLASTY		MAR 200
	No change	MAY 2010
AORTA GRAFT SURGERY	No change	JAN 201 1
		NOV 201
APLASTIC ANAEMIA	A definite diagnosis of very severe aplastic anaemia by a consultant haematologist and evidenced	AUG 201
– CATEGORISED AS VERY SEVERE	by bone marrow histology. There must be permanent bone marrow failure with: anaemia, thrombocytopenia and an absolute neutrophil count of less than 0.2 x 10 ⁹ /L.	APR 201
		SEP 2014
BACTERIAL MENINGITIS	No change	DEC 201
		MAR 201
BENIGN BRAIN TUMOUR	A non-malignant tumour or cyst originating from the brain, cranial nerves or meninges within the	APR 201
- RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT	skull, resulting in either: • surgical removal;	NOV 201
SYMPTOMS	 radiotherapy; 	JUL 201
	chemotherapy; or	MAR 202
	 permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: 	APR 202
	 tumours in the pituitary gland; 	
	tumours originating from bone tissue; or	
	angioma and cholesteatoma.	

		FEB 1996
BLINDNESS	Permanent and irreversible loss of sight to the extent that even when tested with the use of visual	JUN 1996
– PERMANENT AND IRREVERSIBLE	aids, vision is measured at 6/60 or worse in the better eye using a Snellen eye chart or visual field is	JUL 1997
	reduced to 20 degrees or less of an arc, as measured by an ophthalmologist.	JUN 1999
CANCER – EXCLUDING LESS ADVANCED	Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.	OCT 2002
CASES	The term malignant tumour includes leukaemia, sarcoma, pseudomyxoma peritonei, merkel cell cancer	JAN 2004
	and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).	JUL 2004
	 For the above definition, the following are not covered: All cancers which are histologically classified as any of the following: 	MAR 2007
	– pre-malignant;	MAY 2010
	– non-invasive;	
	– cancer in situ; – having either borderline malignancy; or	JAN 2011
	– having low malignant potential.	NOV 2011
	• All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or	AUG 2012
	 having progressed to at least clinical TNM classification T2bN0M0. Malignant melanoma unless it has been histologically classified as having caused invasion beyond 	APR 2013
	the epidermis (outer layer of skin).	SEP 2014
	 Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs. 	DEC 2015
	Ne shanza	MAR 2016
CARCINOMA IN SITU OF THE BREAST	No change	APR 2018
CARDIAC ARREST	Sudden loss of heart function with interruption of blood circulation around the body resulting in	NOV 2018
– WITH INSERTION OF	unconsciousness, requiring resuscitation and resulting in either of the following devices being	JUL 2019
A DEFRIBRILLATOR	 surgically implanted: implantable cardioverter-defibrillator (ICD); or 	MAR 2023
	 cardiac resynchronisation therapy with defibrillator (CRT-D). 	APR 2024
	For the above definition, the following are not covered:	AFN 2024
	insertion of a pacemaker;	
	 insertion of a defibrillator without cardiac arrest; or cardiac arrest secondary to drug intake. 	

		FEB 1996
		JUN 1996
CARDIOMYOPATHY – OF SPECIFIED SEVERITY OR	A definite diagnosis of cardiomyopathy by a consultant cardiologist. There must be clinical impairment of heart function resulting in at least one of the following:	JUL 1997
RESULTING IN SPECIFIED	 permanent and irreversible ejection fraction of 39% or less; 	JUN 1999
TREATMENT	 permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*; or 	OCT 2002
	 implantable cardioverter-defibrillator (ICD). 	
	For the above definition, the following are not covered:	JAN 2004
	 cardiomyopathy secondary to alcohol or drug intake; 	JUL 2004
	all other forms of heart disease, heart enlargement and myocarditis.	MAR 2007
	*NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.	MAY 2010
		JAN 2011
СОМА	A state of unconsciousness with no reaction to external stimuli or internal needs which:	
- WITH ASSOCIATED PERMANENT	 requires the use of life support systems; and 	NOV 2011
SYMPTOMS	has associated permanent neurological deficit with persisting clinical symptoms.	AUG 2012
	 For the above definition, the following are not covered: medically induced coma; 	APR 2013
	 coma secondary to alcohol or drug intake. 	SEP 2014
	,	
CORONARY ARTERY BYPASS GRAFTS	The undergoing of surgery to divide the breastbone (median sternotomy) or thoracotomy on the	DEC 2015
– WITH SURGERY TO DIVIDE THE BREASTBONE OR THORACTOMY	advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries	MAR 2016
BREASTBOINE ON THURACTOWIT	with bypass grafts. For the above definition, the following is not covered:	APR 2018
	 any other surgical procedure or treatment. 	NOV 2018
		JUL 2019
CREUTZFELDT-JAKOB DISEASE	No change	
		MAR 2023
DEAFNESS	No change	APR 2024

		FEB 1996
		JUN 1996
DEMENTIA INCLUDING ALZHERIMER'S DISEASE	A definite diagnosis of dementia by a consultant neurologist, psychiatrist or geriatrician. The diagnosis must be supported by evidence of progressive loss of ability to do all of the following:	JUL 1997
- RESULTING IN PERMANENT	• remember;	JUN 1999
SYMPTOMS	• reason; and	OCT 2002
	 to perceive, understand, express and give effect to ideas. For the above definition, the following are not covered: 	
	 dementia secondary to alcohol or drug intake. 	JAN 2004
		JUL 2004
ENCEPHALITIS	No change	MAR 2007
		MAY 2010
HEART ATTACK	No change	JAN 2011
HEART VALVE REPLACEMENT	No change	NOV 2011
OR REPAIR		AUG 2012
	Infection by Human Immunodeficiency Virus resulting from:	APR 2013
HIV INFECTION	 a blood transfusion given as part of medical treatment; 	SEP 2014
	a physical assault; or	DEC 2015
	 an incident occurring during the course of performing normal duties of employment; after the start of the policy and satisfying all of the following: 	MAR 2016
	 The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. 	APR 2018
	• Where HIV infection is caught through a physical assault or as a result of an incident occurring	NOV 2018
	during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident.	JUL 2019
	• There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus.	MAR 2023
	 The incident causing infection must have occurred in one of the following countries: Australia, Austria, Belgium, Bulgaria, Canada, the Channel Islands, Cyprus, the Czech Republic, Denmark, 	APR 2024
	Estonia, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Iceland, the Isle of Man,	AFN 2024
	Italy, Japan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, New Zealand, Norway, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden,	
	Switzerland, the United Kingdom and the United States of America.	
	 For the above definition, the following is not covered: HIV infection resulting from any other means, including sexual activity or drug intake. 	

		FEB 1996
	A definite diagnosis of Kennedy's disease by a consultant neurologist. There must be permanent	JUN 1996
KENNEDY'S DISEASE – RESULTING IN PERMANENT	clinical impairment of motor function caused by Kennedy's disease.	JUL 1997
SYMPTOMS		JUN 1999
KIDNEY FAILURE	No change	OCT 2002
LIVER FAILURE	Liver failure due to cirrhosis and resulting in all of the following:	JAN 2004
– OF ADVANCED STAGE	 permanent jaundice; ascites; and 	JUL 2004
	encephalopathy.	MAR 2007
	For the above definition, the following is not covered:liver disease secondary to alcohol or drug intake.	MAY 2010
		JAN 2011
LOSS OF HANDS OF FEET	No change	NOV 2011
LOSS OF SPEECH	No change	AUG 2012
LOW GRADE PROSTATE CANCER	No change	APR 2013
MAJOR ORGAN TRANSPLANT	No change	SEP 2014 DEC 2015
MOTOR NEURONE DISEASE	No change	MAR 2016
MULTIPLE SCLEROSIS	No change	APR 2018
MULTIPLE SYSTEM ATROPHY	Definition removed	NOV 2018
		JUL 2019
OPEN HEART SURGERY – WITH SURGERY TO DIVIDE THE	The undergoing of surgery to divide the breastbone (median sternotomy) or thoracotomy on the advice of a consultant cardiologist to correct any structural abnormality of the heart.	MAR 2023
BREASTBONE OR THORACOTOMY	For the above definition, the following are not covered:	APR 2024
	any other surgical procedure or treatment.	
PARALYSIS OF A LIMB	No change	

		FEB 1996
PARKINSON'S DISEASE – RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of Parkinson's disease by a consultant neurologist. There must be permanent clinical impairment of motor function with associated tremor or muscle rigidity. For the above definition, the following are not covered: • other Parkinsonian syndromes; • Parkinsonism.	JUN 1996 JUL 1997 JUN 1999 OCT 2002
PRIMARY PULMONARY HYPERTENSION	No change	JAN 2004 JUL 2004
PROGRESSIVE SUPRANUCLEAR PALSY	Definition now part of Critical IIIness Extra offering.	MAR 2007 MAY 2010
REMOVAL OF AN EYEBALL	Definition now part of Critical IIIness Extra offering.	JAN 2011 NOV 2011
RESPIRATORY FAILURE	No change	AUG 2012
SPINAL STROKE	No change	APR 2013 SEP 2014
STROKE	No change	DEC 2015
SYSTEMIC LUPUS ERYTHEMATOSUS	No change	MAR 2016 APR 2018
THIRD DEGREE BURNS	No change	NOV 2018 JUL 2019
TOTAL AND PERMANENT DISABILITY	No change	MAR 2023
TRAUMATIC BRAIN INJURY	No change	APR 2024

NOVEMBER 2018		FEB 1996
		JUN 1996
Summary – Amendments made to a r	number of illnesses including Dementia and Heart Attack.	JUL 1997
ALZHEIMER'S DISEASE	No change	JUN 1999
		OCT 2002
ANGIOPLASTY	No change	JAN 2004
		JUL 2004
AORTA GRAFT SURGERY	No change	MAR 2007
		MAY 2010
APLASTIC ANAEMIA	No change	JAN 2011
- CATEGORISED AS VERY SEVERE		NOV 2011
BACTERIAL MENINGITIS	No change	AUG 2012
		APR 2013
BENIGN BRAIN TUMOUR	No change	SEP 2014
- RESULTING IN EITHER SPECIFIED TREATEMENT OR PERMANENT		DEC 2015
SYMPTOMS		MAR 2016
BLINDNESS	No change	APR 2018
– PERMANENT AND IRREVERSIBLE		NOV 2018
		JUL 2019
		MAR 2023

NOVEMBER 2018		FEB 1996
CANCER	No change	JUN 1996
– EXCLUDING LESS ADVANCED CASES	No change	JUL 1997
		JUN 1999
CARCINOMA IN SITU OF THE BREAST	No change	OCT 2002
		JAN 2004
CARDIAC ARREST	No change	JUL 2004
– WITH INSERTION OF A DEFRIBRILLATOR		MAR 2007
		MAY 2010
CARDIOMYOPATHY – OF SPECIFIED SEVERITY OR	No change	JAN 2011
RESULTING IN SPECIFIED TREATMENT		NOV 2011
		AUG 2012
COMA – WITH ASSOCIATED PERMANENT	No change	APR 2013
SYMPTOMS		SEP 2014
CORONARY ARTERY BYPASS GRAFTS	No change	DEC 2015
- WITH SURGERY TO DIVIDE THE BREASTBONE OR THORACTOMY		MAR 2016
		APR 2018
CREUTZFELDT-JAKOB DISEASE	No change	NOV 2018
		JUL 2019
DEAFNESS	No change	MAR 2023
		APR 2024

NOVEMBER 2018		FEB 1996
DEMENTIA INCLUDING ALZHERIMER'S DISEASE – RESULTING IN PERMANENT SYMPTOMS	 A definite diagnosis of dementia by a consultant neurologist, psychiatrist or geriatrician. The diagnosis must be supported by evidence of progressive loss of ability to do all of the following: remember; reason; and to perceive, understand, express and give effect to ideas. 	JUN 1996 JUL 1997 JUN 1999 OCT 2002
ENCEPHALITIS	No change	JAN 2004 JUL 2004
HEART ATTACK	 Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: new characteristic electrocardiographic changes or other positive findings on diagnostic imaging tests; the characteristic rise of biochemical cardiac specific markers such as troponins or enzymes. The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered: other acute coronary syndromes; angina without myocardial infarction. 	MAR 2007 MAY 2010 JAN 2011 NOV 2011 AUG 2012 APR 2013 SEP 2014
HEART VALVE REPLACEMENT OR REPAIR	No change	DEC 2015 MAR 2016
HIV INFECTION	No change	APR 2018 NOV 2018
KENNEDY'S DISEASE – RESULTING IN PERMANENT SYMPTOMS	No change	JUL 2019 MAR 2023 APR 2024

NOVEMBER 2018		FEB 1996
	Neishering	JUN 1996
KIDNEY FAILURE	No change	JUL 1997
LIVER FAILURE	Neishaning	JUN 1999
– OF ADVANCED STAGE	No change	OCT 2002
LOSS OF HANDS OF FEET	Neishaning	JAN 2004
LUSS OF HANDS OF FEET	No change	JUL 2004
LOSS OF SPEECH	No change	MAR 2007
		MAY 2010
LOW GRADE PROSTATE CANCER	No change	JAN 2011
		NOV 2011
MAJOR ORGAN TRANSPLANT	No change	AUG 2012
		APR 2013
MOTOR NEURONE DISEASE	No change	SEP 2014
		DEC 2015
MULTIPLE SCLEROSIS	No change	MAR 2016
		APR 2018
MULTIPLE SYSTEM ATROPHY	No change	NOV 2018
		JUL 2019
OPEN HEART SURGERY	No change	MAR 2023
- WITH SURGERY TO DIVIDE THE BREASTONE OR THORACOTOMY		APR 2024

NOVEMBER 2018		FEB 1996
		JUN 1996
PARALYSIS OF A LIMB	No change	JUL 1997
PRIMARY PULMONARY	No change	JUN 1999
HYPERTENSION		OCT 2002
PROGRESSIVE SUPRANUCLEAR PALSY	No change	JAN 2004
		JUL 2004
REMOVAL OF AN EYEBALL	No change	MAR 2007
		MAY 2010
RESPIRATORY FAILURE	No change	JAN 2011
		NOV 2011
SPINAL STROKE	No change	AUG 2012
		APR 2013
STOKE	No change	SEP 2014
SYSTEMIC LUPUS ERYTHEMATOSUS		DEC 2015
STSTEINIC LUPUS ENT THEMATUSUS	No change	MAR 2016
THIRD AND PERMANENT DISABILITY	No change	APR 2018
		NOV 2018
TRAUMATIC BRAIN INJURY	No change	JUL 2019
		MAR 2023
		APR 2024

JULY 2019	JULY 2019		FEB 1996
			JUN 1996
Summary – Broadened the offering, b	by adding new conditions and improving existing conditions.		JUL 1997
AORTA GRAFT SURGERY	No change		JUN 1999
- REQUIRING SURGICAL			OCT 2002
REPLACEMENT			JAN 2004
APLASTIC ANAEMIA	No change		JUL 2004
- CATEGORISED AS VERY SEVERE			MAR 2007
BACTERIAL MENINGITIS	A definite diagnosis of bacterial meningitis by a hospital consultant resulting in permanent		MAY 2010
- RESULTING IN PERMANENT SYMPTOMS	neurological deficit with persisting clinical symptoms.		JAN 2011
			NOV 2011
BENIGN BRAIN TUMOUR - RESULTING IN EITHER SPECIFIED	No change		AUG 2012
TREATMENT OR PERMANENT SYMPTOMS			APR 2013
			SEP 2014
BLINDNESS	No change		DEC 2015
- PERMANENT AND IRREVERSIBLE			MAR 2016
BRAIN INJURY DUE TO TRAUMA,	Death of brain tissue due to trauma or inadequate oxygen supply (anoxia or hypoxia) resulting in		APR 2018
ANOXIA OR HYPOXIA – RESULTING IN PERMANENT	permanent neurological deficit with persisting clinical symptoms.		NOV 2018
SYMPTOMS			JUL 2019
			MAR 2023

JULY 2019		FEB 1996
CANCER		JUN 1996
- EXCLUDING LESS ADVANCED CASES	No change	JUL 1997
		JUN 1999
CARCINOMA IN SITU OF THE BREAST	No change	OCT 2002
		JAN 2004
CARDIAC ARREST	Sudden loss of heart function with interruption of blood circulation around the body resulting in	JUL 2004
– WITH INSERTION OF A DEFRIBRILLATOR	unconsciousness, requiring resuscitation and resulting in either of the following devices being surgically implanted:	MAR 2007
	 implantable cardioverter-defibrillator (ICD); or 	MAY 2010
	 cardiac resynchronisation therapy with defibrillator (CRT-D). 	JAN 2011
	For the above definition, the following are not covered:insertion of a pacemaker;	NOV 2011
	insertion of a defibrillator without cardiac arrest.	AUG 2012
CARDIOMYOPATHY	No change	APR 2013
- OF SPECIFIED SEVERITY OR	No change	SEP 2014
RESULTING IN SPECIFIED TREATMENT		
		DEC 2015
	A state of unconsciousness with no reaction to external stimuli or internal needs which requires the	MAR 2016
- OF SPECIFIED SEVERITY	use of life support systems for a period of 96 hours. For the above definition, the following are not covered:	APR 2018
	 medically induced coma; or 	NOV 2018
	coma secondary to alcohol or drug intake.	JUL 2019
CREUTZFELDT-JAKOB DISEASE	A definite diagnosis of Creutzfeldt-Jakob disease by a consultant neurologist.	MAR 2023
		APR 2024
DEAFNESS – PERMANENT AND IRREVERSIBLE	No change	

JULY 2019		FEB 1996
DEMENTIA INCLUDING ALZHERIMER'S	No change	JUN 1996
DISEASE – RESULTING IN PERMANENT		JUL 1997
SYMPTOMS		JUN 1999
ENCEPHALITIS	No change	OCT 2002
- RESULTING IN PERMANENT SYMPTOMS		JAN 2004
SYMPTOMS		JUL 2004
HEART ATTACK	No change	MAR 2007
– OF SPECIFIED SEVERITY		MAY 2010
HEART VALVE REPLACEMENT	No change	JAN 2011
OR REPAIR – WITH SURGERY		NOV 2011
		AUG 2012
KIDNEY FAILURE – REQUIRING PERMANENT DIALYSIS	No change	APR 2013
		SEP 2014
LIVER FAILURE – OF ADVANCED STAGE	 Liver failure due to cirrhosis and resulting in all of the following: permanent jaundice; 	DEC 2015
	ascites; and	MAR 2016
	encephalopathy.	APR 2018
LOSS OF USE OF HAND OF FOOT	Permanent loss of the use of a hand or foot due to physical severance above the wrist or ankle joint	NOV 2018 JUL 2019
	or total and irreversible loss of muscle function.	MAR 2023
LOSS OF SPEECH	No change	APR 2023
- TOTAL PERMANENT AND IRREVERSIBLE		Arn 2024

JULY 2019		
LOW GRADE PROSTATE CANCER		
LOW GRADE PROSTATE CANCER	No change	
MAJOR ORGAN TRANSPLANT	The undergoing as a recipient of a transplant from either a human donor, animal, insertion of an	
	artificial device, or inclusion on an official UK, Channel Islands or Isle of Man waiting list for any of the following:	
	 transplant of a bone marrow; 	
	 transplant of a complete heart, kidney, lung, pancreas, liver; or transplant of a lobe of liver or lung; or 	
	 haematopoietic stem cells preceded by total bone marrow ablation. 	1
	For the above definition, the following are not covered:	
	 transplant of any other organs, parts of organs, tissues or cells. 	
MOTOR NEURONE DISEASE	A definite diagnosis of one of the following motor neurone diseases by a consultant neurologist:	
- RESULTING IN PERMANENT	 amyotrophic lateral sclerosis (ALS); 	
SYMPTOMS	primary lateral sclerosis (PLS);	
	 progressive bulbar palsy (PBP); progressive muscular atrophy (PMA); or 	
	 Kennedy's disease, also known as spinal and bulbar muscular atrophy (SBMA); or 	
	• spinal muscular atrophy (SMA).	
	There must be permanent clinical impairment of motor function.	
MULTIPLE SCLEROSIS	No change	
- WHERE THERE HAVE BEEN SYMPTOMS		
PARKINSON'S DISEASE	No change	
- RESULTING IN PERMANENT SYMPTOMS		

JULY 2019		FEB 1996
		JUN 1996
PULMONARY HYPERTENSION – OF SPECIFIED SEVERITY	A definite diagnosis of pulmonary hypertension. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the New York	JUL 1997
	Heart Association classifications of functional capacity*. *NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than	JUN 1999
	ordinary activity causes fatigue, palpitation, breathlessness or chest pain.	OCT 2002
RESPIRATORY FAILURE	No change	JAN 2004
- OF ADVANCED STAGE		JUL 2004
SPECIFIED HEART SURGERY	Heart surgery to divide the breastbone (median sternotomy) or thoracotomy on the advice of a	MAR 2007
	consultant cardiologist to either:	MAY 2010
	 correct narrowing or blockage of one or more coronary arteries with by-pass grafts; or correct any structural abnormality of the heart. 	JAN 2011
		NOV 2011
SPINAL STROKE	No change	AUG 2012
 RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS 		APR 2013
		SEP 2014
STROKE – RESULTING IN SYMPTOMS LASTING	No change	DEC 2015
AT LEAST 24 HOURS		MAR 2016
SYSTEMIC LUPUS ERYTHEMATOSUS	No change	APR 2018
- WITH SEVERE COMPLICATIONS	No change	NOV 2018
THIRD DEGREE BURNS	· · · ·	JUL 2019
- COVERING 20% OF THE SURFACE	No change	MAR 2023
AREA OF THE BODY OR 20% OF THE FACE OR HEAD		APR 2024
TOTAL AND PERMANENT DISABILITY	No change	

26 MARCH 2023		FEB 1996
		JUN 1996
Summary – New definitions for cance	er, dementia, heart attack, and low grade prostate cancer.	JUL 1997
AORTA GRAFT SURGERY	No change	JUN 1999
- REQUIRING SURGICAL REPLACEMENT		OCT 2002
REFLACEMENT		JAN 2004
APLASTIC ANAEMIA	No change	JUL 2004
- CATEGORISED AS VERY SEVERE		MAR 2007
BACTERIAL MENINGITIS	No change	MAY 2010
- RESULTING IN PERMANENT SYMPTOMS		JAN 2011
		NOV 2011
BENIGN BRAIN TUMOUR - RESULTING IN EITHER SPECIFIED	No change	AUG 2012
TREATMENT OR PERMANENT SYMPTOMS		APR 2013
		SEP 2014
BLINDNESS	No change	DEC 2015
– PERMANENT AND IRREVERSIBLE		MAR 2016
BRAIN INJURY DUE TO TRAUMA,	No change	APR 2018
ANOXIA OR HYPOXIA - RESULTING IN PERMANENT		NOV 2018
SYMPTOMS		JUL 2019
		MAR 2023
		APR 2024

26 MARCH 2023		FEB 199
CANCER	Any malignant tumour positively diagnosed with histological confirmation and characterised by the	JUN 199
- EXCLUDING LESS ADVANCED CASES	uncontrolled growth of malignant cells and invasion of tissue.	JUL 199
	The term malignant tumour includes leukaemia, sarcoma, pseudomyxoma peritonei, essential thrombocythaemia, polycythaemia vera, primary myelofibrosis, Merkel cell cancer and lymphoma	JUN 199
	except those that arise from and are confined to the skin (including cutaneous lymphomas and	OCT 200
	sarcomas).	JAN 200
	 For the above definition, the following are not covered: All cancers which are histologically classified as any of the following: 	
	– pre-malignant;	JUL 200
	– cancer in situ;	MAR 200
	– having either borderline malignancy; or	MAY 207
	 having low malignant potential. All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above 	JAN 20 [°]
	or having progressed to at leastTNM classification cT2bN0M0 or pT2N0M0 following prostatectomy (removal of the prostate).	NOV 20
	 All urothelial tumours unless histologically classified as having progressed to at leastTNM classificationT1N0M0. 	AUG 20
	• Malignant melanoma skin cancers that are confined to the epidermis (outer layer of skin).	APR 20 [°]
	 All cancers (other than malignant melanoma) that arise from or are confined to one or more of the epidermal, dermal, and subcutaneous tissue layers of the skin (including cutaneous lymphomas 	SEP 201
	and sarcomas).	DEC 20 [°]
	 All thyroid tumours unless histologically classified as having progressed to at least TNM classification T2N0M0. 	MAR 20
	 Neuroendocrine tumours without lymph node involvement or distant metastases unless classified as WHO Grade 2 or above. 	APR 20 [°]
	Gastrointestinal stromal tumours without lymph node involvement or distant metastases unless	NOV 20
	classified by either AFIP/Miettinen and Lasota as having a moderate or high risk of progression, or as UICC/TNM8 stage II or above.	JUL 201
		MAR 202
ARCINOMA IN SITU OF THE BREAST	No change	APR 202

26 MARCH 2023		FEB 1996
CARDIAC ARREST	No change	JUN 1996
– WITH INSERTION OF	No change	JUL 1997
A DEFRIBRILLATOR		JUN 1999
CARDIOMYOPATHY	No change	OCT 2002
- OF SPECIFIED SEVERITY OR RESULTING IN SPECIFIED		JAN 2004
TREATMENT		JUL 2004
СОМА	No change	MAR 2007
– OF SPECIFIED SEVERITY		MAY 2010
CREUTZFELDT-JAKOB DISEASE	No change	JAN 2011
DEAFNESS	No change	NOV 2011
- PERMANENT AND IRREVERSIBLE	No change	AUG 2012
DEMENTIA INCLUDING ALZHERIMER'S	A definite diagnosis of Dementia, including Alzheimer's disease by a consultant geriatrician,	APR 2013
DISEASE	neurologist, neuropsychologist or psychiatrist supported by evidence including neuropsychometric	SEP 2014
- OF SPECIFIED SEVERITY	testing. There must be permanent cognitive dysfunction with progressive deterioration in the ability to do all of the following:	DEC 2015
	 remember; research and 	MAR 2016
	 reason; and to perceive, understand, express and give effect to ideas. 	APR 2018
	For the above definition, the following are not covered:	NOV 2018
	- mild cognitive impairment (MCI)	JUL 2019
ENCEPHALITIS	No change	MAR 2023
- RESULTING IN PERMANENT SYMPTOMS		APR 2024

26 MARCH 2023		FEB 1996
HEART ATTACK – OF SPECIFIED SEVERITY	 A definite diagnosis of acute myocardial infarction with death of heart muscle as evidenced by all of the following: new characteristic electrocardiographic changes or new diagnostic imaging tests; and the characteristic rise of biochemical cardiac specific markers such as troponins or enzymes. The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered: Myocardial Injury without infarction. angina without myocardial infarction. 	JUN 1996 JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004
HEART VALVE REPLACEMENT OR REPAIR – WITH SURGERY	No change	MAR 2007 MAY 2010 JAN 2011
KIDNEY FAILURE – REQUIRING PERMANENT DIALYSIS	No change	NOV 2011 AUG 2012
LIVER FAILURE – OF ADVANCED STAGE	No change	APR 2013 SEP 2014
LOSS OF USE OF HAND OF FOOT	No change	DEC 2015 MAR 2016
LOSS OF SPEECH – TOTAL PERMANENT AND IRREVERSIBLE	No change	APR 2018 NOV 2018 JUL 2019
LOW GRADE PROSTATE CANCER – REQUIRING TREATMENT	 The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score of between 2 and 6 inclusive and has progressed to at least clinical TNM classification T1N0M0. For the above definition, the following are not covered: prostatic intraepithelial neoplasia (PIN); observation or surveillance; or surgical biopsy. 	MAR 2023 APR 2024

		_	
26 MARCH 2023			FEB 1996
MAJOR ORGAN TRANSPLANT	No change		JUN 1996
	No change		JUL 1997
MOTOR NEURONE DISEASE	No change		JUN 1999
- RESULTING IN PERMANENT SYMPTOMS			OCT 2002
			JAN 2004
MULTIPLE SCLEROSIS – WHERE THERE HAVE BEEN	No change		JUL 2004
SYMPTOMS			MAR 2007
			MAY 2010
PARKINSON'S DISEASE – RESULTING IN PERMANENT	No change		JAN 2011
SYMPTOMS			NOV 2011
PULMONARY HYPERTENSION	No change		AUG 2012
– OF SPECIFIED SEVERITY			APR 2013
RESPIRATORY FAILURE	No change		SEP 2014
– OF ADVANCED STAGE			DEC 2015
SPECIFIED HEART SURGERY	No change		MAR 2016
			APR 2018
SPINAL STROKE	No change		NOV 2018
- RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS			JUL 2019
			MAR 2023
STROKE – RESULTING IN SYMPTOMS LASTING	No change		APR 2024
AT LEAST 24 HOURS			

6 MARCH 2023		FEB
YSTEMIC LUPUS ERYTHEMATOSUS		JUN
WITH SEVERE COMPLICATIONS	No change	JUL
		JUN
IIRD DEGREE BURNS COVERING 20% OF THE SURFACE	No change	ОСТ
REA OF THE BODY OR 20% OF THE CE OR HEAD		JAN
		JUL
TAL AND PERMANENT DISABILITY	No change	MA
		MAY
		JAN
		NO
		AUC
		APF
		SEP
		DEC
		MAR
		APF
		NO
		JUL
		MA
		APR

28 APRIL 2024		FEB 1996
	Summary – No change to Critical Illness Cover, only to Critical Illness Extra.	
Summary – No change to Critical line	ess Cover, only to Critical illness Extra.	JUL 1997
AORTA GRAFT SURGERY	No change	JUN 1999
- REQUIRING SURGICAL REPLACEMENT		OCT 2002
		JAN 2004
APLASTIC ANAEMIA – CATEGORISED AS VERY SEVERE	No change	JUL 2004
		MAR 2007
BACTERIAL MENINGITIS – RESULTING IN PERMANENT	No change	MAY 2010
SYMPTOMS		JAN 2011
BENIGN BRAIN TUMOUR		NOV 2011
- RESULTING IN EITHER SPECIFIED	No change	AUG 2012
TREATMENT OR PERMANENT SYMPTOMS		APR 2013
		SEP 2014
BLINDNESS – PERMANENT AND IRREVERSIBLE	No change	DEC 2015
		MAR 2016
BRAIN INJURY DUE TO TRAUMA, ANOXIA OR HYPOXIA	No change	APR 2018
- RESULTING IN PERMANENT SYMPTOMS		NOV 2018
		JUL 2019
CANCER – EXCLUDING LESS ADVANCED CASES	No change	MAR 2023
		APR 2024
CARCINOMA IN SITU OF THE BREAST	No change	

28 APRIL 2024		FEB 1996
CARDIAC ARREST	No change	JUN 1996
- WITH INSERTION OF A DEFRIBRILLATOR		JUL 1997
A DEFRIBRILLAI ON		JUN 1999
CARDIOMYOPATHY – OF SPECIFIED SEVERITY OR	No change	OCT 2002
RESULTING IN SPECIFIED		JAN 2004
TREATMENT		JUL 2004
	No change	MAR 2007
– OF SPECIFIED SEVERITY		MAY 2010
CREUTZFELDT-JAKOB DISEASE	No change	JAN 2011
DEAFNESS	No change	NOV 2011
- PERMANENT AND IRREVERSIBLE		AUG 2012
DEMENTIA INCLUDING ALZHERIMER'S	No change	APR 2013
DISEASE – OF SPECIFIED SEVERITY		SEP 2014
		DEC 2015
ENCEPHALITIS – RESULTING IN PERMANENT	No change	MAR 2016
SYMPTOMS		APR 2018
		NOV 2018
HEART ATTACK – OF SPECIFIED SEVERITY	No change	JUL 2019
		MAR 2023
HEART VALVE REPLACEMENT OR REPAIR	No change	APR 2024
– WITH SURGERY		
	No change	
- REQUIRING PERMANENT DIALYSIS		

28 APRIL 2024		FEB 1996
LIVER FAILURE	No change	JUN 1996
- OF ADVANCED STAGE	No change	JUL 1997
		JUN 1999
LOSS OF USE OF HAND OF FOOT	No change	OCT 2002
LOSS OF SPEECH	No change	JAN 2004
– TOTAL PERMANENT AND		JUL 2004
IRREVERSIBLE		MAR 2007
LOW GRADE PROSTATE CANCER	No change	MAY 2010
- REQUIRING TREATMENT		JAN 2011
MAJOR ORGAN TRANSPLANT	No change	NOV 2011
		AUG 2012
MOTOR NEURONE DISEASE – RESULTING IN PERMANENT	No change	APR 2013
SYMPTOMS		SEP 2014
		DEC 2015
MULTIPLE SCLEROSIS - WHERE THERE HAVE BEEN	No change	MAR 2016
SYMPTOMS		APR 2018
PARKINSON'S DISEASE	No change	NOV 2018
- RESULTING IN PERMANENT SYMPTOMS		JUL 2019
		MAR 2023
PULMONARY HYPERTENSION – OF SPECIFIED SEVERITY	No change	APR 2024
RESPIRATORY FAILURE	No change	
- OF ADVANCED STAGE		

28 APRIL 2024		FEB 1996
SPECIFIED HEART SURGERY		JUN 1996
SPECIFIED REART SUNGENT	No change	JUL 1997
SPINAL STROKE	No change	JUN 1999
- RESULTING IN SYMPTOMS LASTING		OCT 2002
AT LEAST 24 HOURS		JAN 2004
STROKE	No change	JUL 2004
 RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS 		MAR 2007
		MAY 2010
SYSTEMIC LUPUS ERYTHEMATOSUS – WITH SEVERE COMPLICATIONS	No change	JAN 2011
		NOV 2011
THIRD DEGREE BURNS – COVERING 20% OF THE SURFACE	No change	AUG 2012
AREA OF THE BODY OR 20% OF THE		APR 2013
FACE OR HEAD		SEP 2014
TOTAL AND PERMANENT DISABILITY	No change	DEC 2015
		MAR 2016
		APR 2018
		NOV 2018
		JUL 2019

MAR 2023 APR 2024

CRITICAL ILLNESS EXTRA KEY:

Definition available 🗸 Definitio	n chang	e	\checkmark	Not avail	able	Definition moved	✓	Definition	merged	\checkmark	1	
Illness	04/18	11/18	07/19	03/23	04/24	Illness		04/18	11/18	07/19	03/23	04/24
Aortic aneurysm**	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	Parkinson's plus syndromes*		√	\checkmark	√	\checkmark	\checkmark
Aplastic anaemia**	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	Peripheral vascular disease*		√	√	 ✓ 	\checkmark	\checkmark
Benign spinal cord tumour*	\checkmark	\checkmark	\checkmark	√	\checkmark	Permanent pacemaker or ICD insert	tion**					√
Bowel disease**					\checkmark	Pituitary gland tumour**		√	√	√	~	√
Brain abscess drained via craniotomy**			~	\checkmark	\checkmark	Primary sclerosing cholangitis*					~	
Brain injury due to anoxia or hypoxia ^{1*}	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	Pulmonary artery surgery*				·		
Cancer*					\checkmark	, , , , , ,						
Carotid artery stenosis**	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	Progressive supranuclear palsy			<i>√√</i>	<i>√√</i>	√√	√√
Cauda equina syndrome*	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	Removal of an entire lung*		√	✓	\checkmark	√	✓
Central retinal artery or vein occlusion**	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	Removal of an eyeball*		√	✓	\checkmark	~	√
Cerebral or spinal aneurysm**	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	Removal of one or more lobe(s) of a	a lung**	√	✓	\checkmark	✓	✓
Cerebral or spinal arteriovenous malformation**	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	Removal of urinary bladder**		\checkmark	✓	\checkmark	\checkmark	\checkmark
Coronary angioplasty**			√	\checkmark	\checkmark	Severe bowel disease*						\checkmark
Crohn's disease**		\checkmark	\checkmark	\checkmark	$\checkmark\checkmark$	Severe Crohn's disease*		\checkmark	\checkmark	\checkmark	\checkmark	$\checkmark\checkmark$
Desmoid type fibromatosis**		\checkmark	~	√	\checkmark	Severe mental illness*						√
Diabetes mellitus type 1**		\checkmark	\checkmark	\checkmark	\checkmark	Significant visual loss**		√	√	√	~	~
Drug resistant epilepsy*	\checkmark	\checkmark				Syringomyelia or syringobulbia*		√	√	\checkmark	~	√
Drug resistant epilepsy**	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	Third degree burns**		√	✓	√	✓	√
Guillain-Barre syndrome**	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	5		· ·		· ✓		
Heart failure*	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	Ulcerative colitis*		v	•	v	v	••
Infective endocarditis**					\checkmark	SURGICAL TREATMENT						
Intensive care*	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	We will make an advanced payme						
Interstitial lung disease*	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	on an NHS waiting list for one of t	the following	g surgical tre	eatments			
Less advanced cancer**	\checkmark	\checkmark	\checkmark	√	\checkmark	and meets the full definitions.						
Less advanced cancer of the skin**					\checkmark	Aorta graft surgery – requiring su	urgical repla	cement				
Multiple system atrophy	$\checkmark\checkmark$	$\checkmark\checkmark$	$\checkmark\checkmark$	$\checkmark\checkmark$	$\checkmark\checkmark$	Heart valve replacement or repai	ir – with suro	gery				
Myasthenia gravis*	\checkmark	\checkmark	\checkmark	√	\checkmark	Peripheral vascular disease – req	uiring bypa	ss surgery				
Necrotising fasciitis*			√	\checkmark	\checkmark	Pulmonary artery surgery – requi	iring surgica	al replacem	ent			
Neuromyelitis optica (formerly Devic's disease)*	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	Severe bowel disease – treated v		gical intesti	nal			
Non-invasive gastro intestinal stromal tumour**	\checkmark	\checkmark	\checkmark	√	\checkmark	resections or removal of entire la	arge bowel					
Other cancer in situ or neuroendocrine tumour (NET) of low malignant potential**	\checkmark	\checkmark	\checkmark	\checkmark	\checkmark	Specified heart surgery Syringomyelia or syringobulbia -	- with surge	rv				

*Paid out under full cover. **Paid out under additional cover.

¹Brain injury due to trauma, anoxia or hypoxia moved from Critical Illness Extra to Critical Illness Cover from 07/2019.

		APR 2018
AORTIC ANEURYSM** – WITH ENDOVASCULAR REPAIR	The undergoing of endovascular repair of an aneurysm of the thoracic or abdominal aorta with a graft. For the above definition, the following are not covered: • procedures to any branches of the thoracic or abdominal aorta.	NOV 2018 JUL 2019 MAR 2023
APLASTIC ANAEMIA** – CATEGORISED AS SEVERE	A definite diagnosis of severe aplastic anaemia by a consultant haematologist and evidenced by bone marrow histology. There must be an absolute neutrophil count of less than 0.5 x 10 ⁹ /L and at least one of the following: • a platelet count of less than 20 x 10 ⁹ /L. • a reticulocyte count of less than 20 x 10 ⁹ /L.	APR 2024
BENIGN SPINAL CORD TUMOUR* - RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS	A non-malignant tumour originating from the spinal cord, spinal nerves or meninges within the spinal canal, resulting in either: • surgical removal; • radiotherapy; • chemotherapy; or • permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: • angiomas; • cysts; • granulomas; • haematomas; or • osteophytes.	
BRAIN INJURY DUE TO ANOXIA OR HYPOXIA* – RESULTING IN PERMANENT SYMPTOMS	Death of brain tissue due to inadequate oxygen supply resulting in permanent neurological deficit with persisting clinical symptoms.	
CAROTID ARTERY STENOSIS** – OF SPECIFIED SEVERITY RESULTING IN SURGERY	The undergoing of endarterectomy or angioplasty on the advice of a hospital consultant to treat narrowing of at least 50% of the carotid artery.	

		APR 2018
CAUDA EQUINA SYNDROME* – RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of cauda equina syndrome (compression of the lumbosacral nerve roots) by a consultant neurologist resulting in all of the following: • permanent bladder dysfunction; and • permanent weakness and loss of sensation in the legs.	NOV 2018 JUL 2019 MAR 2023 APR 2024
CENTRAL RETINAL ARTERY OR VEIN OCCLUSION** – RESULTING IN PERMANENT SYMPTOMS	Death of optic nerve or retinal tissue due to inadequate blood supply or haemorrhage within the central retinal artery or vein, resulting in permanent visual impairment of the affected eye. For the above definition, the following are not covered: • occlusion or haemorrhage of the branches of the retinal artery or vein only; or • traumatic injury to tissue of the optic nerve or retina.	AFR 2024
CEREBRAL OR SPINAL ANEURYSM** – WITH SPECIFIED TREATMENT	The undergoing of craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal aneurysm.	
CEREBRAL OR SPINAL ARTERIOVENOUS MALFORMATION** – WITH SPECIFIED TREATMENT	The undergoing of craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal arteriovenous fistula or malformation.	
CROHN'S DISEASE** – TREATED WITH ONE SURGICAL INTESTINAL RESECTION	A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in surgical intestinal resection to remove part of the small intestine or bowel. For the above definition, the following are not covered: • surgical treatment for abscesses, fistulas or strictures.	
DESMOID TYPE FIBROMATOSIS** – WITH SPECIFIED TREATMENT	A positive diagnosis with histological confirmation of non-malignant aggressive fibromatosis by a hospital consultant resulting in either: • surgical removal; • radiotherapy; or • chemotherapy.	
DIABETES MELLITUS TYPE 1** – REQUIRING SPECIFIED TREATMENT	A definite diagnosis of type 1 diabetes mellitus, requiring the permanent use of insulin injections. The following are not covered: • gestational diabetes • type 2 diabetes (including type 2 diabetes treated with insulin).	

		APR 2018
		NOV 2018
DRUG RESISTANT EPILEPSY* – TREATED WITH INVASIVE SURGERY	The undergoing of invasive surgery to brain tissue in order to control epilepsy that cannot be controlled by oral medication.	JUL 2019
TO BRAIN TISSUE		MAR 2023
DRUG RESISTANT EPILEPSY** – TREATED WITH VAGUS NERVE STIMULATION	The undergoing of implantation under the skin of a stimulator, which is connected to the vagus nerve in order to control epilepsy that cannot be controlled by oral medication.	APR 2024
GUILLAIN-BARRE SYNDROME** – WITH PERSISTING CLINICAL SYMPTOMS	A definite diagnosis of Guillain-Barre syndrome by a consultant neurologist. There must be ongoing clinical impairment of motor or sensory function caused by Guillain-Barre Syndrome which must have persisted for a continuous period of at least six months.	
HEART FAILURE* – OF SPECIFIED SEVERITY	A definite diagnosis of failure of the heart to function as a pump by a consultant cardiologist which is evidenced by all of the following: • permanent and irreversible ejection fraction of 39% or less; and	
	 permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*. 	
	*NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.	
INTENSIVE CARE* – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS	Sickness or injury resulting in continuous mechanical ventilation by means of tracheal intubation for seven consecutive days (24 hours per day) or more in an intensive care unit in a UK hospital. For the above definition, the following is not covered:	
	• sickness or injury resulting in mechanical ventilation secondary to alcohol or drug intake.	
INTERSTITIAL LUNG DISEASE* – OF SPECIFIED SEVERITY	 A definite diagnosis of interstitial lung disease resulting in all of the following: radiological evidence of pulmonary fibrosis; and permanent and irreversible DLCO (diffusing capacity of the lung for carbon monoxide) below 40% of predicted. 	

LESS ADVANCED CANCER** - OF NAMED SITES AND SPECIFIED	There must be a positive diagnosis with histological confirmation for any of the following: Anus – <i>treated by surgery</i>
SEVERITY	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the
	diagnosis of carcinoma in situ of the anus.
	For the above definition, the following is not covered:
	 anal intraepithelial neoplasia (AIN) grade 1 or 2.
	Appendix, colon or rectum – treated by surgery
	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the appendix, colon or rectum.
	Carcinoma in situ of the breast – treated by surgery
	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the breast.
	For the above definition, the following is not covered:
	• any other type of treatment.
	Cervix – treated by surgery
	The undergoing of surgery on the advice of a hospital consultant to remove the cervix (trachelectomy) or hysterectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ of the cervix.
	For the above definition, the following are not covered:
	loop excision;
	• laser surgery;
	 conisation and cryosurgery; or
	 cervical intraepithelial neoplasia (CIN) grade 1 or 2.
	Extrahepatic bile ducts – treated by surgery
	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the extrahepatic bile ducts.
	Gallbladder – treated by surgery
	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the gallbladder.
	Larynx – with specified treatment
	The undergoing of surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the larynx.

LESS ADVANCED CANCER** - OF NAMED SITES AND SPECIFIED SEVERITY Continued

Low grade prostate cancer – requiring treatment

The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score between 2 and 6 inclusive and having progressed to a clinical TNM classification between T1N0M0 and T2aN0M0.

For the above definition, the following are not covered:

- prostatic intraepithelial neoplasia (PIN);
- observation or surveillance; or

• surgical biopsy.

Lung and bronchus – treated by surgery

The undergoing of wedge resection or lobectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the lung or bronchus.

Oesophagus – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the oesophagus.

Oral cavity or oropharynx – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the oral cavity or oropharynx. The oropharynx includes lips, inside of cheeks, floor of the mouth, tongue, gums, hard palate, soft palate and tonsils.

For the above definition, the following is not covered:

• any other type of treatment.

Ovary – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove an ovary following the diagnosis of ovarian tumour of borderline malignancy/low malignant potential.

For the above definition, the following is not covered:

• removal of an ovary due to a cyst.

Pancreas – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the pancreas.

Renal pelvis (of the kidney) or ureter - of specified severity

A positive diagnosis on the advice of a hospital consultant of carcinoma in situ of the renal pelvis or ureter.

APR 2018 NOV 2018 JUL 2019 MAR 2023

APR 2024

		APR
		NOV
LESS ADVANCED CANCER** – OF NAMED SITES AND SPECIFIED	Stomach – treated by surgery	JUL
SEVERITY Continued	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of a low malignant potential of the stomach.	MAR
	Testicle – treated by surgery	APR
	The undergoing of surgery on the advice of a hospital consultant to remove a testicle (orchidectomy) following the diagnosis of carcinoma in situ of the testicle (also known as intratubular germ cell neoplasia unclassified or ITGCNU).	
	Thyroid – treated by surgery	
	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the thyroid.	
	Urinary bladder – of specified severity	
	A positive diagnosis of carcinoma in situ of the urinary bladder.	
	For the above definition, the following are not covered:	
	non-invasive papillary carcinoma	
	• TNM classification stage Ta bladder cancer.	
	Uterus – treated by surgery	
	The undergoing of hysterectomy on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the lining of the uterus (endometrium).	
	Vagina – treated by surgery	
	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the vagina.	
	For the above definition, the following are not covered:	
	 laser surgery and diathermy; and 	
	 vaginal intraepithelial neoplasia (VAIN) grade 1 and 2. 	
	Vulva – treated by surgery	
	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the vulva.	
	For the above definition, the following are not covered:	
	 laser surgery and diathermy; and 	
	 vulval intraepithelial neoplasia (VIN) grade 1 or 2. 	

		APR 2018
MYASTHENIA GRAVIS* – WITH SPECIFIED SYMPTOMS	A definite diagnosis of myasthenia gravis by a consultant neurologist. There must have been clinical impairment of motor function in parts of the body other than the eye muscles caused by myasthenia gravis. For the above definition, the following is not covered: • myasthenia gravis limited to eye muscles only.	NOV 2018 JUL 2019 MAR 2023
NEUROMYELITIS OPTICA (FORMERLY DEVIC'S DISEASE)* – WHERE THERE HAVE BEEN SYMPTOMS	A definite diagnosis of neuromyelitis optica by a consultant neurologist. There must have been clinical impairment of motor or sensory function caused by neuromyelitis optica.	APR 2024
NON-INVASIVE GASTRO INTESTINAL STROMAL TUMOUR**	A positive diagnosis with histological confirmation of non-invasive gastro intestinal stromal tumour by a hospital consultant.	
OTHER CANCER IN SITU OR NEUROENDOCRINE TUMOUR (NET) OF LOW MALIGNANT POTENTIAL** – WITH SURGERY	 The undergoing of surgery on the advice of a hospital consultant following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential. For the above definition, the following are not covered: any skin cancer (including melanoma); tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or tumours already covered elsewhere in the policy. 	
PARKINSON'S PLUS SYNDROMES* - RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of one of the following Parkinson's plus syndromes by a consultant neurologist: multiple system atrophy; progressive supranuclear palsy; Parkinsonism-dementia-amyotrophic lateral sclerosis complex; diffuse Lewy body disease; or corticobasal ganglionic degeneration. There must also be permanent clinical impairment of at least one of the following: motor function; eye movement disorder; postural instability; or dementia. For the above definition, the following are not covered: other Parkinsonian syndromes Parkinsonism.	

		APR 2018
		NOV 2018
PERIPHERAL VASCULAR DISEASE* – REQUIRING BYPASS SURGERY	A definite diagnosis of peripheral vascular disease by a consultant cardiologist or vascular surgeon with objective evidence from imaging of obstruction in the arteries requiring bypass graft surgery to an artery	JUL 2019
	of the legs. For the above definition, the following is not covered:	MAR 2023
	 any other surgical procedures or treatment. 	APR 2024
PITUITARY GLAND TUMOUR** – WITH SPECIFIED TREATMENT OR RESULTING IN PERMANENT SYMPTOMS	A non-malignant tumour originating from the pituitary gland resulting in either: • surgical removal; • radiotherapy; • chemotherapy; or • permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: • tumours originating from bone tissue; or • angiomas and cholesteatoma.	
PULMONARY ARTERY SURGERY* – REQUIRING SURGICAL REPLACEMENT	The undergoing of surgery to the pulmonary artery, on the advice of a consultant cardiologist, with excision and surgical replacement of a portion of the pulmonary artery with a graft.	
REMOVAL OF AN ENTIRE LUNG* – DUE TO INJURY OR DISEASE	The undergoing of surgery to remove an entire lung as a result of injury or disease. For the above definition, the following are not covered: • other forms of surgery to the lungs including removal of a lobe.	
REMOVAL OF AN EYEBALL* – DUE TO INJURY OR DISEASE	Surgical removal of an eyeball as a result of injury or disease. For the above definition, the following are not covered: • self-inflicted injuries.	

		APR 2018
REMOVAL OF ONE OR MORE LOBE(S) OF A LUNG** – DUE TO INJURY OR DISEASE	The undergoing of surgery to remove one or more lobe(s) of the lung as a result of injury or disease. For the above definition, the following are not covered: • removal of a portion of a lobe of the lung only; or • any other form of lung surgery.	NOV 2018 JUL 2019 MAR 2023 APR 2024
REMOVAL OF URINARY BLADDER** – DUE TO INJURY OR DISEASE	The undergoing of surgery to remove the urinary bladder (total cystectomy). For the above definition, the following is not covered: • removal of a portion of the urinary bladder.	
SEVERE CROHN'S DISEASE* – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	 A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in either: surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or removal of entire large bowel (total colectomy). For the above definition, the following are not covered: surgical treatment for abscesses, fistulas or strictures. 	
SIGNIFICANT VISUAL LOSS** – PERMANENT AND IRREVERSIBLE	Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids vision is measured at 6/24 or worse in the better eye using Snellen eye chart, or visual field is reduced to 45 degrees or less of an arc, as measured by an ophthalmologist.	
SYRINGOMYELIA OR SYRINGOBULBIA* – WITH SURGERY	The undergoing of surgery to treat a syrinx in the spinal cord or brain stem.	
THIRD DEGREE BURNS** - COVERING 10% OF THE SURFACE AREA OF THE BODY OR 10% OF THE FACE OR HEAD	Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 10% of the: • body's surface area; • or face or head.	
ULCERATIVE COLITIS* - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	A definite diagnosis of ulcerative colitis confirmed by a consultant gastroenterologist, resulting in a removal of the entire large bowel (total colectomy).	

*Paid out under full cover.

**Paid out under additional cover.

		APR 2018
AORTIC ANEURYSM** – WITH ENDOVASCULAR REPAIR	The undergoing of endovascular repair of an aneurysm of the thoracic or abdominal aorta with a graft. For the above definition, the following are not covered: • procedures to any branches of the thoracic or abdominal aorta.	NOV 2018 JUL 2019 MAR 2023
APLASTIC ANAEMIA** – CATEGORISED AS SEVERE	 A definite diagnosis of severe aplastic anaemia by a consultant haematologist and evidenced by bone marrow histology. There must be an absolute neutrophil count of less than 0.5 x 10⁹/L and at least one of the following: a platelet count of less than 20 x 10⁹/L. a reticulocyte count of less than 20 x 10⁹/L. 	APR 2024
BENIGN SPINAL CORD TUMOUR* – RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS	A non-malignant tumour originating from the spinal cord, spinal nerves or meninges within the spinal canal, resulting in either: • surgical removal; • radiotherapy; • chemotherapy; or • permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: • angiomas; • cysts; • granulomas; • haematomas; or • osteophytes.	
BRAIN INJURY DUE TO ANOXIA OR HYPOXIA* – RESULTING IN PERMANENT SYMPTOMS	Death of brain tissue due to inadequate oxygen supply resulting in permanent neurological deficit with persisting clinical symptoms.	
CAROTID ARTERY STENOSIS** – OF SPECIFIED SEVERITY RESULTING IN SURGERY	The undergoing of endarterectomy or angioplasty on the advice of a hospital consultant to treat narrowing of at least 50% of the carotid artery.	

		APR 2018
CAUDA EQUINA SYNDROME* - RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of cauda equina syndrome (compression of the lumbosacral nerve roots) by a consultant neurologist resulting in all of the following: • permanent bladder dysfunction; and • permanent weakness and loss of sensation in the legs.	NOV 2018 JUL 2019 MAR 2023 APR 2024
CENTRAL RETINAL ARTERY OR VEIN OCCLUSION** - RESULTING IN PERMANENT SYMPTOMS	Death of optic nerve or retinal tissue due to inadequate blood supply or haemorrhage within the central retinal artery or vein, resulting in permanent visual impairment of the affected eye. For the above definition, the following are not covered: • occlusion or haemorrhage of the branches of the retinal artery or vein only; or • traumatic injury to tissue of the optic nerve or retina.	
CEREBRAL OR SPINAL ANEURYSM** – WITH SPECIFIED TREATMENT	The undergoing of craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal aneurysm.	
CEREBRAL OR SPINAL ARTERIOVENOUS MALFORMATION** – WITH SPECIFIED TREATMENT	The undergoing of craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal arteriovenous fistula or malformation.	
CROHN'S DISEASE** – TREATED WITH ONE SURGICAL INTESTINAL RESECTION	A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in surgical intestinal resection to remove part of the small intestine or bowel. For the above definition, the following are not covered: • surgical treatment for abscesses, fistulas or strictures.	
DESMOID TYPE FIBROMATOSIS** – WITH SPECIFIED TREATMENT	A positive diagnosis with histological confirmation of non-malignant aggressive fibromatosis by a hospital consultant resulting in either: • surgical removal; • radiotherapy; or • chemotherapy.	
DIABETES MELLITUS TYPE 1** – REQUIRING SPECIFIED TREATMENT	A definite diagnosis of type 1 diabetes mellitus, requiring the permanent use of insulin injections. The following are not covered: • gestational diabetes • type 2 diabetes (including type 2 diabetes treated with insulin).	

		APR 2018
		NOV 2018
DRUG RESISTANT EPILEPSY* – TREATED WITH INVASIVE SURGERY	The undergoing of invasive surgery to brain tissue in order to control epilepsy that cannot be controlled by oral medication.	JUL 2019
TO BRAIN TISSUE		MAR 2023
DRUG RESISTANT EPILEPSY**	The undergoing of implantation under the skin of a stimulator, which is connected to the vagus nerve in	APR 2024
- TREATED WITH VAGUS NERVE STIMULATION	order to control epilepsy that cannot be controlled by oral medication.	
GUILLAIN-BARRE SYNDROME** – WITH PERSISTING CLINICAL SYMPTOMS	A definite diagnosis of Guillain-Barre syndrome by a consultant neurologist. There must be ongoing clinical impairment of motor or sensory function caused by Guillain-Barre Syndrome which must have persisted for a continuous period of at least six months.	
HEART FAILURE* – OF SPECIFIED SEVERITY	A definite diagnosis of failure of the heart to function as a pump by a consultant cardiologist which is evidenced by all of the following: • permanent and irreversible ejection fraction of 39% or less; and	
	 permanent and meversible ejection maction of 39% of less, and permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*. 	
	*NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.	
INTENSIVE CARE* – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS	Sickness or injury resulting in continuous mechanical ventilation by means of tracheal intubation for seven consecutive days (24 hours per day) or more in an intensive care unit in a UK hospital. For the above definition, the following is not covered: • sickness or injury resulting in mechanical ventilation secondary to alcohol or drug intake.	
INTERSTITIAL LUNG DISEASE* – OF SPECIFIED SEVERITY	 A definite diagnosis of interstitial lung disease resulting in all of the following: radiological evidence of pulmonary fibrosis; and permanent and irreversible DLCO (diffusing capacity of the lung for carbon monoxide) below 40% of predicted. 	

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LESS ADVANCED CANCER**	There must be a positive diagnosis with histological confirmation for any of the following:
- OF NAMED SITES AND SPECIFIED	Anus – treated by surgery
SEVERITY	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the anus.
	For the above definition, the following is not covered:
	 anal intraepithelial neoplasia (AIN) grade 1 or 2.
	Appendix, colon or rectum – treated by surgery
	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the appendix, colon or rectum.
	Carcinoma in situ of the breast – treated by surgery
	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the breast.
	For the above definition, the following is not covered:
	• any other type of treatment.
	Cervix – treated by surgery
	The undergoing of surgery on the advice of a hospital consultant to remove the cervix (trachelectomy) or hysterectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ of the cervix.
	For the above definition, the following are not covered:
	loop excision;
	laser surgery;
	 conisation and cryosurgery; or
	 cervical intraepithelial neoplasia (CIN) grade 1 or 2.
	Extrahepatic bile ducts – treated by surgery
	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the extrahepatic bile ducts.
	Gallbladder – treated by surgery
	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the gallbladder.
	Larynx – with specified treatment
	The undergoing of surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the larynx.

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LESS ADVANCED CANCER** - OF NAMED SITES AND SPECIFIED SEVERITY Continued

Low grade prostate cancer – requiring treatment

The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score between 2 and 6 inclusive and having progressed to a clinical TNM classification between T1N0M0 and T2aN0M0.

For the above definition, the following are not covered:

- prostatic intraepithelial neoplasia (PIN);
- observation or surveillance; or

• surgical biopsy.

Lung and bronchus – treated by surgery

The undergoing of wedge resection or lobectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the lung or bronchus.

Oesophagus – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the oesophagus.

Oral cavity or oropharynx – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the oral cavity or oropharynx. The oropharynx includes lips, inside of cheeks, floor of the mouth, tongue, gums, hard palate, soft palate and tonsils.

For the above definition, the following is not covered:

- any other type of treatment.
- **Ovary** treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove an ovary following the diagnosis of ovarian tumour of borderline malignancy/low malignant potential.

For the above definition, the following is not covered:

- removal of an ovary due to a cyst.
- Pancreas treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the pancreas.

Renal pelvis (of the kidney) or ureter - of specified severity

A positive diagnosis on the advice of a hospital consultant of carcinoma in situ of the renal pelvis or ureter.

		NOV 201
LESS ADVANCED CANCER**	Stomach – treated by surgery	
- OF NAMED SITES AND SPECIFIED SEVERITY	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the	JUL 201
Continued	diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of a low malignant potential of the stomach.	MAR 202
	Testicle – treated by surgery	APR 202
	The undergoing of surgery on the advice of a hospital consultant to remove a testicle (orchidectomy) following the diagnosis of carcinoma in situ of the testicle (also known as intratubular germ cell neoplasia unclassified or ITGCNU).	
	Thyroid – treated by surgery	
	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the thyroid.	
	Urinary bladder – of specified severity	
	A positive diagnosis of carcinoma in situ of the urinary bladder.	
	For the above definition, the following are not covered:	
	 non-invasive papillary carcinoma 	
	 TNM classification stage Ta bladder cancer. 	
	Uterus – treated by surgery	
	The undergoing of hysterectomy on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the lining of the uterus (endometrium).	
	Vagina – treated by surgery	
	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the vagina.	
	For the above definition, the following are not covered:	
	 laser surgery and diathermy; and 	
	• vaginal intraepithelial neoplasia (VAIN) grade 1 and 2.	
	Vulva – treated by surgery	
	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the vulva.	
	For the above definition, the following are not covered:	
	 laser surgery and diathermy; and 	
	 vulval intraepithelial neoplasia (VIN) grade 1 or 2. 	

		APR 2018
MYASTHENIA GRAVIS* – WITH SPECIFIED SYMPTOMS	A definite diagnosis of myasthenia gravis by a consultant neurologist. There must have been clinical impairment of motor function in parts of the body other than the eye muscles caused by myasthenia gravis. For the above definition, the following is not covered: • myasthenia gravis limited to eye muscles only.	NOV 2018 JUL 2019 MAR 2023 APR 2024
NEUROMYELITIS OPTICA (FORMERLY DEVIC'S DISEASE)* – WHERE THERE HAVE BEEN SYMPTOMS	A definite diagnosis of neuromyelitis optica by a consultant neurologist. There must have been clinical impairment of motor or sensory function caused by neuromyelitis optica.	
NON-INVASIVE GASTRO INTESTINAL STROMAL TUMOUR**	A positive diagnosis with histological confirmation of non-invasive gastro intestinal stromal tumour by a hospital consultant.	
OTHER CANCER IN SITU OR NEUROENDOCRINE TUMOUR (NET) OF LOW MALIGNANT POTENTIAL** – WITH SURGERY	 The undergoing of surgery on the advice of a hospital consultant following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential. For the above definition, the following are not covered: any skin cancer (including melanoma); tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or tumours already covered elsewhere in the policy. 	
PARKINSON'S PLUS SYNDROMES* - RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of one of the following Parkinson's plus syndromes by a consultant neurologist: • multiple system atrophy; • progressive supranuclear palsy; • Parkinsonism-dementia-amyotrophic lateral sclerosis complex; • diffuse Lewy body disease; or • corticobasal ganglionic degeneration. There must also be permanent clinical impairment of at least one of the following: • motor function; • eye movement disorder; • postural instability; or • dementia. For the above definition, the following are not covered: • other Parkinsonian syndromes • Parkinsonism.	

		APR 2018
PERIPHERAL VASCULAR DISEASE* – REQUIRING BYPASS SURGERY	A definite diagnosis of peripheral vascular disease by a consultant cardiologist or vascular surgeon with objective evidence from imaging of obstruction in the arteries requiring bypass graft surgery to an artery of the legs. For the above definition, the following is not covered: • any other surgical procedures or treatment.	NOV 2018 JUL 2019 MAR 2023 APR 2024
PITUITARY GLAND TUMOUR** - WITH SPECIFIED TREATMENT OR RESULTING IN PERMANENT SYMPTOMS	 A non-malignant tumour originating from the pituitary gland resulting in either: surgical removal; radiotherapy; chemotherapy; or permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: tumours originating from bone tissue; or angiomas and cholesteatoma. 	
PULMONARY ARTERY SURGERY* – REQUIRING SURGICAL REPLACEMENT	The undergoing of surgery to the pulmonary artery, on the advice of a consultant cardiologist, with excision and surgical replacement of a portion of the pulmonary artery with a graft.	
REMOVAL OF AN ENTIRE LUNG* – DUE TO INJURY OR DISEASE	 The undergoing of surgery to remove an entire lung as a result of injury or disease. For the above definition, the following are not covered: other forms of surgery to the lungs including removal of a lobe. 	
REMOVAL OF AN EYEBALL* - DUE TO INJURY OR DISEASE	Surgical removal of an eyeball as a result of injury or disease. For the above definition, the following are not covered: • self-inflicted injuries.	

		APR 2018
REMOVAL OF ONE OR MORE LOBE(S) OF A LUNG** – DUE TO INJURY OR DISEASE	The undergoing of surgery to remove one or more lobe(s) of the lung as a result of injury or disease. For the above definition, the following are not covered: • removal of a portion of a lobe of the lung only; or • any other form of lung surgery.	NOV 2018 JUL 2019 MAR 2023 APR 2024
REMOVAL OF URINARY BLADDER** – DUE TO INJURY OR DISEASE	The undergoing of surgery to remove the urinary bladder (total cystectomy). For the above definition, the following is not covered: • removal of a portion of the urinary bladder.	
SEVERE CROHN'S DISEASE* – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	 A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in either: surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or removal of entire large bowel (total colectomy). For the above definition, the following are not covered: surgical treatment for abscesses, fistulas or strictures. 	
SIGNIFICANT VISUAL LOSS** – PERMANENT AND IRREVERSIBLE	Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids vision is measured at 6/24 or worse in the better eye using Snellen eye chart, or visual field is reduced to 45 degrees or less of an arc, as measured by an ophthalmologist.	
SYRINGOMYELIA OR SYRINGOBULBIA* – WITH SURGERY	The undergoing of surgery to treat a syrinx in the spinal cord or brain stem.	
THIRD DEGREE BURNS** - COVERING 10% OF THE SURFACE AREA OF THE BODY OR 10% OF THE FACE OR HEAD	Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 10% of the: • body's surface area; • or face or head.	
ULCERATIVE COLITIS* - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	A definite diagnosis of ulcerative colitis confirmed by a consultant gastroenterologist, resulting in a removal of the entire large bowel (total colectomy).	

**Paid out under additional cover.

		APR 2018
AORTIC ANEURYSM** – WITH ENDOVASCULAR REPAIR	No change	NOV 2018 JUL 2019
APLASTIC ANAEMIA** – CATEGORISED AS SEVERE	No change	MAR 2023 APR 2024
BENIGN SPINAL CORD TUMOUR* - RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS	A non-malignant tumour or cyst originating from the spinal cord, spinal nerves or meninges within the spinal canal, resulting in either: surgical removal; radiotherapy; chemotherapy; or permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: angiomas; granulomas; haematomas; or osteophytes. 	
BRAIN ABSCESS DRAINED VIA CRANIOTOMY**	The undergoing of craniotomy to drain an intracerebral abscess within the brain tissue by a consultant neurosurgeon.	
CAROTID ARTERY STENOSIS** - OF SPECIFIED SEVERITY RESULTING IN SURGERY	No change	
CAUDA EQUINA SYNDROME* – RESULTING IN PERMANENT SYMPTOMS	No change	
CENTRAL RETINAL ARTERY OR VEIN OCCLUSION** – RESULTING IN PERMANENT SYMPTOMS	No change	

		APR 2018
CEREBRAL OR SPINAL ANEURYSM** – WITH SPECIFIED TREATMENT	No change	NOV 2018 JUL 2019
CEREBRAL OR SPINAL ARTERIOVENOUS MALFORMATION** – WITH SPECIFIED TREATMENT	No change	MAR 2023 APR 2024
CORONARY ANGIOPLASTY**	 The undergoing of percutaneous coronary intervention (PCI) to correct narrowing or blockages of either: two or more main coronary arteries, or the left main stem artery. The main coronary arteries for this purpose are defined as right coronary artery, left main stem, left anterior descending artery, and circumflex artery, or their branches. Multiple arteries must be treated at the same time or as part of a planned staged procedure within 60 days of the first PCI. PCI is defined as any therapeutic intra-arterial catheter procedure including balloon angioplasty and/or stenting. The following are not covered: angiography; and two procedures to a single main artery or branches of the same. 	
CROHN'S DISEASE** – TREATED WITH ONE SURGICAL INTESTINAL RESECTION	No change	
DESMOID TYPE FIBROMATOSIS** – WITH SPECIFIED TREATMENT	No change	
DIABETES MELLITUS TYPE 1** – REQUIRING SPECIFIED TREATMENT	No change	
DRUG RESISTANT EPILEPSY** – REQUIRING SPECIFIED SURGERY	The undergoing of any of the following in order to control epilepsy that cannot be controlled by oral medication: • invasive surgery to the brain tissue; or • implantation under the skin of a stimulator, which is connected to the vagus nerve.	

		APR 2018
		NOV 2018
GUILLAIN-BARRE SYNDROME** – WITH PERSISTING CLINICAL SYMPTOMS	No change	JUL 2019 MAR 2023
HEART FAILURE*	Na shanga	
- OF SPECIFIED SEVERITY	No change	APR 2024
INTENSIVE CARE* – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS	No change	
INTERSTITIAL LUNG DISEASE* – OF SPECIFIED SEVERITY	No change	
LESS ADVANCED CANCER** - OF NAMED SITES AND SPECIFIED SEVERITY	There must be a positive diagnosis with histological confirmation for any of the following: Carcinoma in situ of the breast – <i>treated by surgery</i> The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the breast. For the above definition, the following is not covered: • any other type of treatment. Cervix – <i>treated by surgery</i> The undergoing of surgery on the advice of a hospital consultant to remove the cervix (trachelectomy) or hysterectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ of the cervix. For the above definition, the following are not covered: • loop excision; • laser surgery; • conisation and cryosurgery; or • cervical intraepithelial neoplasia (CIN) grade 1 or 2. Larynx – <i>with specified treatment</i> The undergoing of surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate cancer – <i>requiring treatment</i> The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score between 2 and 6 inclusive and having progressed to a clinical TNM classification between T1N0M0 and T2aN0M0.	

LESS ADVANCED CANCER**	For the above definition, the following are not covered:	
- OF NAMED SITES AND SPECIFIED SEVERITY	• prostatic intraepithelial neoplasia (PIN);	
Continued	• observation or surveillance; or	
oonandou .	• surgical biopsy.	
	Ovary – treated by surgery	
	The undergoing of surgery on the advice of a hospital consultant to remove an ovary following the diagnosis of ovarian tumour of borderline malignancy/low malignant potential.	
	For the above definition, the following is not covered:	
	• removal of an ovary due to a cyst.	
	Renal pelvis (of the kidney) or ureter – of specified severity	
	A positive diagnosis on the advice of a hospital consultant of carcinoma in situ of the renal pelvis or ureter.	
	Urinary bladder – of specified severity	
	A positive diagnosis of carcinoma in situ of the urinary bladder.	
	For the above definition, the following are not covered:	
	• non-invasive papillary carcinoma	
	• TNM classification stage Ta bladder cancer.	
	Uterus – treated by surgery	
	The undergoing of hysterectomy on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the lining of the uterus (endometrium).	
MYASTHENIA GRAVIS* – WITH SPECIFIED SYMPTOMS	No change	
NECROTISING FASCIITIS*	The undergoing of surgery to treat life threatening necrotising fasciitis or gas gangrene to remove	
	necrotic tissue and intravenous antibiotic treatment to prevent immediate death.	
	For the above definition, the following are not covered:	
	• all other forms of gangrene or cellulitis.	
NEUROMYELITIS OPTICA (FORMERLY DEVIC'S DISEASE)*	No change	
- WHERE THERE HAVE BEEN		
SYMPTOMS		

		APR 2018
NON-INVASIVE GASTRO INTESTINAL STROMAL TUMOUR**	No change	NOV 2018 JUL 2019
OTHER CANCER IN SITU OR NEUROENDOCRINE TUMOUR (NET) OF LOW MALIGNANT POTENTIAL** – WITH SURGERY	The undergoing of surgery on the advice of a hospital consultant to remove the tumour following the diagnosis of cancer in situ or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs. For the above definition, the following are not covered: • any skin cancer (including melanoma); • tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or • intra-epithelial neoplasia or pre-malignant colon conditions.	MAR 2023 APR 2024
PARKINSON PLUS SYNDROMES* – RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of one of the following Parkinson plus syndromes by a consultant neurologist: • multiple system atrophy; • progressive supranuclear palsy; • Parkinsonism-dementia-amyotrophic lateral sclerosis complex; • diffuse Lewy body disease; or • corticobasal ganglionic degeneration. There must also be permanent clinical impairment of at least one of the following: • motor function; • eye movement disorder; • postural instability; or • dementia.	
PERIPHERAL VASCULAR DISEASE* – REQUIRING BYPASS SURGERY	A definite diagnosis of peripheral vascular disease by a consultant cardiologist or vascular surgeon with objective evidence from imaging of obstruction in the arteries requiring bypass graft surgery to an artery of the legs.	
PITUITARY GLAND TUMOUR** – WITH SPECIFIED TREATMENT OR RESULTING IN PERMANENT SYMPTOMS	No change	
PRIMARY SCLEROSING CHOLANGITIS*	A definite diagnosis of primary sclerosing cholangitis as evidenced by imaging confirmation of typical multifocal formation of bile duct strictures and dilation of intrahepatic or extrahepatic bile ducts. The following are not covered: • all other causes of bile duct stricture formation and dilation.	

		APR 2018
PULMONARY ARTERY SURGERY* – REQUIRING SURGICAL REPLACEMENT	No change	NOV 2018 JUL 2019
REMOVAL OF AN ENTIRE LUNG* – DUE TO INJURY OR DISEASE	No change	MAR 2023 APR 2024
REMOVAL OF AN EYEBALL* – DUE TO INJURY OR DISEASE	No change	
REMOVAL OF ONE OR MORE LOBE(S) OF A LUNG** – DUE TO INJURY OR DISEASE	The undergoing of surgery to remove one or more lobe(s) of the lung as a result of injury or disease.	
REMOVAL OF URINARY BLADDER** – DUE TO INJURY OR DISEASE	The undergoing of surgery to remove the urinary bladder (total cystectomy) due to injury or disease.	
SEVERE CROHN'S DISEASE* – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	 A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in either: surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or removal of entire large bowel (total colectomy). 	
SIGNIFICANT VISUAL LOSS** – PERMANENT AND IRREVERSIBLE	No change	

		APR 2018
		NOV 2018
SYRINGOMYELIA OR SYRINGOBULBIA* – WITH SURGERY	No change	JUL 2019
		MAR 2023
	No change	APR 2024
- COVERING 10% OF THE SURFACE AREA OF THE BODY OR 10% OF		
THE FACE OR HEAD		
ULCERATIVE COLITIS*	No change	
- RESULTING IN THE REMOVAL		
OF THE ENTIRE LARGE BOWEL		

*Paid out under full cover. **Paid out under additional cover.

		APR 2018
AORTIC ANEURYSM**	No change	NOV 2018
– WITH ENDOVASCULAR REPAIR		JUL 2019
APLASTIC ANAEMIA**	No change	MAR 2023
- CATEGORISED AS SEVERE		APR 2024
BENIGN SPINAL CORD TUMOUR* – RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS	No change	
BRAIN ABSCESS DRAINED VIA CRANIOTOMY**	No change	
CAROTID ARTERY STENOSIS** - OF SPECIFIED SEVERITY RESULTING IN SURGERY	No change	
CAUDA EQUINA SYNDROME* - RESULTING IN PERMANENT SYMPTOMS	No change	
CENTRAL RETINAL ARTERY OR VEIN OCCLUSION** – RESULTING IN PERMANENT SYMPTOMS	No change	
CEREBRAL OR SPINAL ANEURYSM** – WITH SPECIFIED TREATMENT	No change	
CEREBRAL OR SPINAL ARTERIOVENOUS MALFORMATION** – WITH SPECIFIED TREATMENT	No change	

		APR 2018
CORONARY ANGIOPLASTY**	No change	NOV 2018 JUL 2019
CROHN'S DISEASE** – TREATED WITH ONE SURGICAL INTESTINAL RESECTION	No change	MAR 2023 APR 2024
DESMOID TYPE FIBROMATOSIS** – WITH SPECIFIED TREATMENT	No change	
DIABETES MELLITUS TYPE 1** – REQUIRING SPECIFIED TREATMENT	No change	
DRUG RESISTANT EPILEPSY** – REQUIRING SPECIFIED SURGERY	No change	
GUILLAIN-BARRE SYNDROME** – WITH PERSISTING CLINICAL SYMPTOMS	No change	
HEART FAILURE* – OF SPECIFIED SEVERITY	No change	
INTENSIVE CARE* - REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS	No change	
INTERSTITIAL LUNG DISEASE* – OF SPECIFIED SEVERITY	No change	

		APR 2018
LESS ADVANCED CANCER** - OF NAMED SITES AND SPECIFIED SEVERITY	There must be a positive diagnosis with histological confirmation for any of the following:	NOV 2018
	Carcinoma in situ of the breast – treated by surgery	JUL 2019
	The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the breast.	MAR 2023
	For the above definition, the following is not covered:	APR 2024
	• any other type of treatment.	
	Cervix – treated by surgery	
	The undergoing of surgery on the advice of a hospital consultant to remove the cervix (trachelectomy) or hysterectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ of the cervix.	
	For the above definition, the following are not covered:	
	loop excision;	
	• laser surgery;	
	 conisation and cryosurgery; or 	
	 cervical intraepithelial neoplasia (CIN) grade 1 or 2. 	
	Larynx – with specified treatment	
	The undergoing of surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the larynx.	
	Low grade prostate cancer – requiring treatment	
	The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score of between 2 and 6 inclusive and has progressed to at least clinical TNM classification T1N0M0.	
	For the above definition, the following are not covered:	
	 prostatic intraepithelial neoplasia (PIN); 	
	• observation or surveillance; or	
	• surgical biopsy.	
	Ovary – treated by surgery	
	The undergoing of surgery on the advice of a hospital consultant to remove an ovary following the diagnosis of ovarian tumour of borderline malignancy/low malignant potential.	
	For the above definition, the following is not covered:	
	• removal of an ovary due to a cyst.	
	Renal pelvis (of the kidney) or ureter – of specified severity	
	A positive diagnosis on the advice of a hospital consultant of carcinoma in situ of the renal pelvis or ureter.	

		APR 2018
LESS ADVANCED CANCER** – OF NAMED SITES AND SPECIFIED SEVERITY Continued	 Urinary bladder – of specified severity A positive diagnosis of carcinoma in situ of the urinary bladder. For the above definition, the following are not covered: non-invasive papillary carcinoma TNM classification stage Ta bladder cancer. Uterus – treated by surgery The undergoing of hysterectomy on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the uterus (endometrium). 	NOV 2018 JUL 2019 MAR 2023 APR 2024
MYASTHENIA GRAVIS* – WITH SPECIFIED SYMPTOMS	No change	
NECROTISING FASCIITIS*	No change	
NEUROMYELITIS OPTICA (FORMERLY DEVIC'S DISEASE)* – WHERE THERE HAVE BEEN SYMPTOMS	No change	
NON-INVASIVE GASTRO INTESTINAL STROMAL TUMOUR**	No change	
OTHER CANCER IN SITU OR NEUROENDOCRINE TUMOUR (NET) OF LOW MALIGNANT POTENTIAL** – WITH SURGERY	 The undergoing of surgery on the advice of a hospital consultant to remove the tumour following the diagnosis of cancer in situ, or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs. For the above definition the following are not covered: any skin cancer (including melanoma); tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment. You can make more than one claim for this definition. However, once we've accepted a claim the life insured will no longer be covered for the same cancer in situ or NET of low malignant potential against this or any of the other definitions under this policy. If Joint Life both lives insured can claim. 	

		APR 2018
PARKINSON PLUS SYNDROMES* – RESULTING IN PERMANENT SYMPTOMS	No change	NOV 2018 JUL 2019 MAR 2023
PERIPHERAL VASCULAR DISEASE* – REQUIRING BYPASS SURGERY	No change	APR 2024
PITUITARY GLAND TUMOUR** – WITH SPECIFIED TREATMENT OR RESULTING IN PERMANENT SYMPTOMS	No change	
PRIMARY SCLEROSING CHOLANGITIS*	No change	
PULMONARY ARTERY SURGERY* – REQUIRING SURGICAL REPLACEMENT	No change	
REMOVAL OF AN ENTIRE LUNG* – DUE TO INJURY OR DISEASE	No change	
REMOVAL OF AN EYEBALL* - DUE TO INJURY OR DISEASE	No change	
REMOVAL OF ONE OR MORE LOBE(S) OF A LUNG** – DUE TO INJURY OR DISEASE	No change	
REMOVAL OF URINARY BLADDER** – DUE TO INJURY OR DISEASE	No change	

		APR 2018
		NOV 2018
SEVERE CROHN'S DISEASE* – TREATED WITH TWO SURGICAL	No change	JUL 2019
INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE		MAR 2023
LARGE BOWEL		APR 2024
SIGNIFICANT VISUAL LOSS** – PERMANENT AND IRREVERSIBLE	No change	
SYRINGOMYELIA OR SYRINGOBULBIA* – WITH SURGERY	No change	
THIRD DEGREE BURNS** - COVERING 10% OF THE SURFACE AREA OF THE BODY OR 10% OF THE FACE OR HEAD	No change	
ULCERATIVE COLITIS* - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	No change	

*Paid out under full cover.

**Paid out under additional cover.

APRIL 2024	
AORTIC ANEURYSM**	No change
- WITH ENDOVASCULAR REPAIR	
APLASTIC ANAEMIA**	No change
- CATEGORISED AS SEVERE	
BENIGN SPINAL CORD TUMOUR* – RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS	No change
BOWEL DISEASE - TREATED WITH	A definite diagnosis of bowel disease by a consultant gastroenterologist, treated with one surgical
INTESTINAL RESECTION	intestinal resection to remove part of the small intestine or bowel. The following are not covered:
	local excision and polypectomy
BRAIN ABSCESS DRAINED VIA CRANIOTOMY**	No change
CANCER – EXCLUDING LESS ADVANCED CASES*	Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.
	The term malignant tumour includes leukaemia, sarcoma, pseudomyxoma peritonei, essential thrombocythaemia, polycythaemia vera, primary myelofibrosis, Merkel cell cancer and lymphoma
	except those that arise from and are confined to the skin (including cutaneous lymphomas and sarcomas).
	For the above definition, the following are not covered:
	All cancers which are histologically classified as any of the following:
	– pre-malignant;
	– cancer in situ;
	 having either borderline malignancy; or having low malignant potential.
	 All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above
	or having progressed to at least TNM classification cT2bN0M0 or pT2N0M0 following prostatectomy (removal of the prostate).
	Continued on following page

APR 2018

(continued) CANCER – EXCLUDING LESS ADVANCED CASES*	 All urothelial tumours unless histologically classified as having progressed to at least TNM classification T1N0M0. Malignant melanoma skin cancers that are confined to the epidermis (outer layer of skin). All cancers (other than malignant melanoma) that arise from or are confined to one or more of the epidermal, dermal, and subcutaneous tissue layers of the skin. Cutaneous lymphomas unless progressed to at least TNM classification T3N0M0 or Stage IIB. Cutaneous sarcomas unless dermatofibrosarcoma protuberans with fibrosarcomatous changes (DFSP-FS). Neuroendocrine tumours without lymph node involvement or distant metastases unless classified as WHO Grade 2 or above. Gastrointestinal stromal tumours without lymph node involvement or distant metastases unless classified by either AFIP/Miettinen and Lasota as having a moderate or high risk of progression, or as UICC/TNM8 stage II or above. 	NOV 2018 JUL 2019 MAR 2023 APR 2024
CAROTID ARTERY STENOSIS** – OF SPECIFIED SEVERITY RESULTING IN SURGERY	No change	
CAUDA EQUINA SYNDROME* – RESULTING IN PERMANENT SYMPTOMS	No change	
CENTRAL RETINAL ARTERY OR VEIN OCCLUSION** – RESULTING IN PERMANENT SYMPTOMS	No change	
CEREBRAL OR SPINAL ANEURYSM** – WITH SPECIFIED TREATMENT	No change	
CEREBRAL OR SPINAL ARTERIOVENOUS MALFORMATION** – WITH SPECIFIED TREATMENT	No change	

		APR 2018
		NOV 2018
CORONARY ANGIOPLASTY**	No change	JUL 2019
CROHN'S DISEASE** – TREATED WITH ONE SURGICAL INTESTINAL RESECTION	Merged with Bowel disease	MAR 2023 APR 2024
DESMOID TYPE FIBROMATOSIS** – WITH SPECIFIED TREATMENT	No change	
DIABETES MELLITUS TYPE 1** – REQUIRING SPECIFIED TREATMENT	No change	
DRUG RESISTANT EPILEPSY** – REQUIRING SPECIFIED SURGERY	No change	
GUILLAIN-BARRE SYNDROME** – WITH PERSISTING CLINICAL SYMPTOMS	No change	
HEART FAILURE* – OF SPECIFIED SEVERITY	No change	
INFECTIVE ENDOCARDITIS	A definite diagnosis by a consultant cardiologist of infective endocarditis.	
INTENSIVE CARE* – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS	No change	
INTERSTITIAL LUNG DISEASE* – OF SPECIFIED SEVERITY	No change	

		APR 2018
LESS ADVANCED CANCER**	No change	NOV 2018
- OF NAMED SITES AND SPECIFIED	No change	JUL 2019
SEVERITY		MAR 2023
LESS ADVANCED CANCER OF THE SKIN – OF SPECIFIED TYPE AND SEVERITY**	 Non-melanoma skin cancer diagnosed with histological confirmation that the tumour is larger than 2 centimetres across and has at least one of the following features: tumour thickness of at least 4 millimetres (or any tumour thickness for squamous cell carcinoma) invasion into subcutaneous tissue invasion into nerves in the skin (perineural invasion) poorly differentiated or undifferentiated (cells are very abnormal as demonstrated when seen under a microscope); or has recurred despite previous treatments For the above definition the following is not covered: 	APR 2024
	Melanoma skin cancer	
MYASTHENIA GRAVIS* – WITH SPECIFIED SYMPTOMS	No change	
NECROTISING FASCIITIS*	No change	
NEUROMYELITIS OPTICA (FORMERLY DEVIC'S DISEASE)* – WHERE THERE HAVE BEEN SYMPTOMS	No change	
NON-INVASIVE GASTRO INTESTINAL STROMAL TUMOUR**	No change	
OTHER CANCER IN SITU OR NEUROENDOCRINE TUMOUR (NET) OF LOW MALIGNANT POTENTIAL** – WITH SURGERY	No change	

		APR 2018
	No change	NOV 2018
PARKINSON PLUS SYNDROMES* – RESULTING IN PERMANENT	No change	JUL 2019
SYMPTOMS		MAR 2023
PERIPHERAL VASCULAR DISEASE* – REQUIRING BYPASS SURGERY	No change	APR 2024
PERMANENT PACEMAKER OR ICD INSERTION – FOR HEARTBEAT ABNORMALITIES	A definite diagnosis of an abnormal rhythm of heartbeat by a consultant cardiologist resulting in the insertion of an artificial pacemaker or implantable cardioverter defibrillator (ICD) on a permanent basis.	
PITUITARY GLAND TUMOUR** – WITH SPECIFIED TREATMENT OR RESULTING IN PERMANENT SYMPTOMS	No change	
PRIMARY SCLEROSING CHOLANGITIS*	No change	
PULMONARY ARTERY SURGERY* – REQUIRING SURGICAL REPLACEMENT	No change	
REMOVAL OF AN ENTIRE LUNG* – DUE TO INJURY OR DISEASE	No change	
REMOVAL OF AN EYEBALL* - DUE TO INJURY OR DISEASE	No change	
REMOVAL OF ONE OR MORE LOBE(S) OF A LUNG** – DUE TO INJURY OR DISEASE	No change	
REMOVAL OF URINARY BLADDER** – DUE TO INJURY OR DISEASE	No change	

SEVERE BOWEL DISEASE – TREATED WITH TWO SURGICAL INTESTINAL	 A definite diagnosis of bowel disease by a consultant gastroenterologist resulting in either: surgical intestinal resection to remove part of the small intestine or bowel on at least two separate
RESECTIONS OR REMOVAL OF ENTIRE	occasions; or
LARGE BOWEL*	 removal of entire large bowel (total colectomy).
	The following are not covered:
	local excision and polypectomy
SEVERE CROHN'S DISEASE* – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	Merged with Severe bowel disease
SEVERE MENTAL ILLNESS - OF	A definite diagnosis by a consultant psychiatrist of any of the following:
SPECIFIED TYPE AND SEVERITY*	 bipolar affective disorder;
	• schizophrenia;
	schizo-affective disorder;
	delusional disorder;
	 post-partum psychosis; which has resulted in all of the following:
	 being under the care of a psychiatrist, psychiatric nurse, community mental health team or approved social worker;
	• chronic symptoms lasting at least a year or requiring continuous therapy or medication to control; and
	 being admitted to a psychiatric ward for at least 14 consecutive nights, or requiring continuous home care by the Crisis Resolution and Home Treatment Team for 14 consecutive days, requiring at least 2 visits per day.
	For the above definition, the following are not covered:
	 any conditions caused by, or exacerbated by, the misuse of alcohol or drugs.
SIGNIFICANT VISUAL LOSS** – PERMANENT AND IRREVERSIBLE	No change

		APR 2018
		NOV 2018
SYRINGOMYELIA OR SYRINGOBULBIA* – WITH SURGERY	No change	JUL 2019
		MAR 2023
THIRD DEGREE BURNS**	No change	APR 2024
- COVERING 10% OF THE SURFACE AREA OF THE BODY OR 10% OF THE FACE OR HEAD		
ULCERATIVE COLITIS* - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	Merged with Severe bowel disease	

*Paid out under full cover.

**Paid out under additional cover.

CHILDREN'S CRITICAL ILLNESS EXTRA KEY:

Definition available 🗸 Definition change	1	Not av	ailable	Included v	vith Critical III	ness Extra	*	Include	d with Critical Illness Cover	**
	02	2/18	04/18	11/18	07/19	03/23	(4/24		
Benign spinal cord tumour – resulting in either specified treatment or permanent symptoms		1	✓	✓	*	*		*		
Brain injury due to anoxia or hypoxia – resulting in permanent symptoms		1	1	1	**	**		**		
Cerebral palsy		1	1	1	1	1		1		
Child's diabetes mellitus type 1– with specified treatment ¹		1	1	1	1	1		1		
Child's intensive care benefit – requiring mechanical ventilation for seven days		1	1	1	1	1		1		
Cystic fibrosis		1	1	1	1	1		✓		
Craniosynostosis – treated by surgery				1	1	1		1		
Down's syndrome		1	1	1	1	1		1		
Hydrocephalus – treated with invasive surgery to the brain tissue	;	1	1	1	1	1		1		
Muscular dystrophy		1	1	1	1	1		1		
Severe Crohn's disease – treated with two surgical intestinal resections or removal of entire large bowel		1	1	1	*	*		*		
Spina bifida meningocele and myelomeningocele		1	1	1	1	1		1		
Ulcerative colitis – resulting in the removal of the entire large bowel		1	1	1	*	*		*		

FEBRUARY 2018		FEB 2
		APR
Summary – Children's Critical liness	Extra – available for an additional cost*.	NOV
BENIGN SPINAL CORD TUMOUR - RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT	A non-malignant tumour originating from the spinal cord, spinal nerves or meninges within the spinal canal, resulting in either: • surgical removal;	JUL : MAR
SYMPTOMS	 radiotherapy; chemotherapy; or permanent neurological deficit with persisting clinical symptoms. 	
	For the above definition, the following are not covered: angiomas; cysts; granulomas; haematomas; or osteophytes. 	
BRAIN INJURY DUE TO ANOXIA OR HYPOXIA - RESULTING IN PERMANENT SYMPTOMS	Death of brain tissue due to inadequate oxygen supply resulting in permanent neurological deficit with persisting clinical symptoms.	
CEREBRAL PALSY	A definite diagnosis of cerebral palsy by a hospital consultant resulting in permanent neurological deficit with persisting clinical symptoms.	
CHILD'S DIABETES MELLITUS TYPE 1 – WITH SPECIFIED TREATMENT	 A definite diagnosis of type 1 insulin dependent diabetes mellitus by a hospital consultant, with the use of permanent insulin injections. For the above definition, the following are not covered: gestational diabetes; type 2 diabetes (including type 2 diabetes treated with insulin). 	

*paid as an additional benefit.

FEBRUARY 2018	
CHILD'S INTENSIVE CARE BENEFIT	Sickness or injury resulting in continuous mechanical ventilation by means of tracheal intubation for
- REQUIRING MECHANICAL	seven consecutive days (24 hours per day) or more in an intensive care unit in a UK hospital.
VENTILATION FOR SEVEN DAYS	• for the above definition, the following is not covered: Sickness or injury resulting in mechanical
	ventilation secondary to alcohol or drug intake;premature birth (before 37 weeks).
CYSTIC FIBROSIS	A definite diagnosis of cystic fibrosis by a hospital consultant.
DOWN'S SYNDROME	A definite diagnosis of Down's syndrome by a hospital consultant.
HYDROCEPHALUS – TREATED WITH INVASIVE SURGERY	The undergoing of invasive surgery to brain tissue to treat hydrocephalus.
TO THE BRAIN TISSUE	
MUSCULAR DYSTROPHY	A definite diagnosis of muscular dystrophy by a hospital consultant.
SEVERE CROHN'S DISEASE	A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in either:
- TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR	• surgical intestinal resection to remove part of the small intestine or bowel on at least two separate
REMOVAL OF ENTIRE LARGE BOWEL	occasions; or removal of entire large bowel (total colectomy).
	For the above definition, the following is not covered:
	surgical treatment for abscesses, fistuals or strictures.
SPINA BIFIDA MENINGOCELE	A definite diagnosis of spina bifida meningocele or myelomeningocele by a hospital consultant.
AND MYELOMENINGOCELE	For the above definition, the following are not covered:
	spina bifida occulta.
ULCERATIVE COLITIS	A definite diagnosis of ulcerative colitis confirmed by a consultant gastroenterologist, resulting in
- RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	removal of the entire large bowel (total colectomy).

APRIL 2018		FEB 2018
BENIGN SPINAL CORD TUMOUR		APR 2018
- RESULTING IN EITHER SPECIFIED	No change	NOV 2018
TREATMENT OR PERMANENT SYMPTOMS		JUL 2019
		MAR 2023
BRAIN INJURY DUE TO ANOXIA	No change	APR 2024
OR HYPOXIA – RESULTING IN PERMANENT SYMPTOMS		
CEREBRAL PALSY	No change	
CHILD'S DIABETES MELLITUS TYPE 1	No change	
- WITH SPECIFIED TREATMENT		
CHILD'S INTENSIVE CARE BENEFIT – REQUIRING MECHANICAL	No change	
VENTILATION FOR SEVEN DAYS		
CYSTIC FIBROSIS	No change	
DOWN'S SYNDROME	No change	
HYDROCEPHALUS – TREATED WITH INVASIVE SURGERY TO THE BRAIN TISSUE	No change	
MUSCULAR DYSTROPHY	No change	

APRIL 2018		FEB 2018
		APR 2018
SEVERE CROHN'S DISEASE – TREATED WITH TWO SURGICAL	No change	NOV 2018
INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE		JUL 2019
LARGE BOWEL		MAR 2023
		APR 2024
SPINA BIFIDA MENINGOCELE AND MYELOMENINGOCELE	No change	
ULCERATIVE COLITIS – RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	No change	

NOVEMBER 2018		FEB 2018
Additional illegas added for Children/	Additional illness added for Children's Critical Illness Extra – Craniosynostosis.	
Additional liness added for Children s	Critical liness Extra – Craniosynostosis.	NOV 2018
BENIGN SPINAL CORD TUMOUR	No change	JUL 2019
- RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT		MAR 2023
SYMPTOMS		APR 2024
BRAIN INJURY DUE TO ANOXIA OR HYPOXIA – RESULTING IN PERMANENT SYMPTOMS	No change	
CEREBRAL PALSY	No change	
CHILD'S DIABETES MELLITUS TYPE 1 – WITH SPECIFIED TREATMENT	No change	
CHILD'S INTENSIVE CARE BENEFIT – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS	No change	
CRANIOSYNOSTOSIS – TREATED BY SURGERY	The undergoing of surgery on the advice of a hospital consultant to treat craniosynostosis.	
CYSTIC FIBROSIS	No change	
DOWN'S SYNDROME	No change	

NOVEMBER 2018		FEB 2018
HYDROCEPHALUS	No change	APR 201
- TREATED WITH INVASIVE SURGERY TO THE BRAIN TISSUE		NOV 201
TO THE BRAIN TISSUE		JUL 2019
MUSCULAR DYSTROPHY	No change	MAR 202
		APR 202
SEVERE CROHN'S DISEASE – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	No change	
SPINA BIFIDA MENINGOCELE AND MYELOMENINGOCELE	No change	
ULCERATIVE COLITIS - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	No change	

JULY 2019		FEB 2018
Conditions listed under Critical Illness Total and Permanent Disability.	Conditions listed under Critical Illness Extra are now included, with the exception of Terminal Illness Cover and	
		JUL 2019
BENIGN SPINAL CORD TUMOUR	Included with Critical Illness Extra	MAR 2023
- RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS		APR 2024
BRAIN INJURY DUE TO ANOXIA OR HYPOXIA – RESULTING IN PERMANENT SYMPTOMS	Included with Critical Illness Cover	
CEREBRAL PALSY	No change	
CHILD'S DIABETES MELLITUS TYPE 1 – WITH SPECIFIED TREATMENT	Included with additional cover for Critical Illness Extra	
CHILD'S INTENSIVE CARE BENEFIT – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS	No change	
CRANIOSYNOSTOSIS – TREATED BY SURGERY	No change	
CYSTIC FIBROSIS	No change	
DOWN'S SYNDROME	No change	

JULY 2019		FEB 2018
HYDROCEPHALUS	No change	APR 2018
- TREATED WITH INVASIVE SURGERY TO THE BRAIN TISSUE		NOV 2018
		JUL 2019
MUSCULAR DYSTROPHY	No change	MAR 2023
		APR 2024
SEVERE CROHN'S DISEASE – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	Included with Critical IIIness Extra	
SPINA BIFIDA MENINGOCELE AND MYELOMENINGOCELE	No change	
ULCERATIVE COLITIS - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	Included with Critical IIIness Extra	

MARCH 2023		FEB 2018
Conditional listed under Critical Illnoor	Extra are now included, with the exception of Terminal Illness Cover and	APR 2018
Total and Permanent Disability.	Extra are now included, with the exception of reminal liness cover and	NOV 2018
		JUL 2019
BENIGN SPINAL CORD TUMOUR – RESULTING IN EITHER SPECIFIED	Included with Critical Illness Extra	MAR 2023
TREATMENT OR PERMANENT SYMPTOMS		APR 2024
BRAIN INJURY DUE TO ANOXIA	Included with Critical Illness Cover	
OR HYPOXIA - RESULTING IN PERMANENT		
SYMPTOMS		
CEREBRAL PALSY	No change	
CHILD'S DIABETES MELLITUS	Included with additional cover for Critical Illness Extra	
TYPE 1 – WITH SPECIFIED TREATMENT		
CHILD'S INTENSIVE CARE BENEFIT – REQUIRING MECHANICAL	No change	
VENTILATION FOR SEVEN DAYS		
CRANIOSYNOSTOSIS	No change	
– TREATED BY SURGERY		
CYSTIC FIBROSIS	No change	
DOWN'S SYNDROME	No change	

MARCH 2023		FEB 2018
		APR 2018
HYDROCEPHALUS – TREATED WITH INVASIVE SURGERY	No change	NOV 2018
TO THE BRAIN TISSUE		JUL 2019
MUSCULAR DYSTROPHY	No change	MAR 2023
		APR 2024
SEVERE CROHN'S DISEASE – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	Included with Critical IIIness Extra	
SPINA BIFIDA MENINGOCELE AND MYELOMENINGOCELE	No change	
ULCERATIVE COLITIS - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	Included with Critical IIIness Extra	

APRIL 2024		FEB
No change to Children's Critical Illness Extra, only to Critical Illness Extra.		APR
No change to Children's Childar lines	s Extra, only to Critical liness Extra.	NOV
BENIGN SPINAL CORD TUMOUR	No change	JUL
- RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT		MAR
SYMPTOMS		APR
BRAIN INJURY DUE TO ANOXIA OR HYPOXIA	No change	
- RESULTING IN PERMANENT SYMPTOMS		
STIMPTOMS		
CEREBRAL PALSY	No change	
CHILD'S DIABETES MELLITUS TYPE 1	No change	
- WITH SPECIFIED TREATMENT		
CHILD'S INTENSIVE CARE BENEFIT	No change	
- REQUIRING MECHANICAL		
VENTILATION FOR SEVEN DAYS		
CRANIOSYNOSTOSIS	No change	
- TREATED BY SURGERY		
CYSTIC FIBROSIS	No change	
DOWN'S SYNDROME	No change	

MARCH 2023		FEB 20
		APR 20
HYDROCEPHALUS – TREATED WITH INVASIVE SURGERY	No change	NOV 20
TO THE BRAIN TISSUE		JUL 20
MUSCULAR DYSTROPHY	No change	MAR 20
		APR 20
SEVERE CROHN'S DISEASE – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	Included with Critical IIIness Extra	
SPINA BIFIDA MENINGOCELE AND MYELOMENINGOCELE	No change	
ULCERATIVE COLITIS - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	Included with Critical IIIness Extra	

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